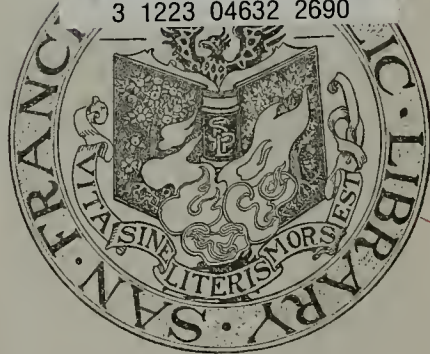


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Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 13

17234

SAN FRANCISCO, CAL., SEPTEMBER, 1908.

No. 145

HACK FARES TO HOTELS ARE TO BE REDUCED.

Merchants' Association Confers With Owners, and Decides to Draft an Ordinance for the Purpose.

San Francisco, Aug. 13th, 1908.

Merchants' Association,

Merchants' Exchange Bldg., City.

Gentlemen:—

By resolution of the San Francisco Hotel Men's Association at its last meeting I have been instructed to express to you their thanks for the interest you have taken in the matter of the reduction of hack charges in this city and for the work which you have done in co-operating with this Association to the end that a more reasonable hack rate may confront the visitors to San Francisco.

Assuring you that the San Francisco Hotel Men's Association is always ready and willing at all times to co-operate with your Association in anything for the betterment and development of the city, I remain,

Yours very truly,
(Signed) Edw. T. Maples,
Secretary.

This matter was taken up by the Association's Committee on Public Affairs, and after several meetings with the carriage owners and representatives of the San Francisco Hotel Men's Association, who were vitally concerned in securing a reduction, an agreement was reached satisfactory to all parties.

The Merchants' Association decided to draft and introduce an amendment to the present hack fare ordinance which shall provide as follows: Where fares are \$2.00 for a coupe and \$2.50 for a carriage they shall be reduced to \$1.50 for a coupe and \$2.00 for a carriage within the territory bounded by Sacramento from East to Van Ness, to Sutter, to Gough, to Market, and by Valencia to Fourteenth, to Division, to Channel, to the Bay, and to Sacramento.

There has long been a feeling that hack fares in San Francisco were too high, and it is believed more business will accrue to the carriage owners themselves under a reasonable reduction.

ASSOCIATION ATTACKS THE STREET OPENING NUISANCE.

Prepares an Ordinance to Regulate the Cutting of Trenches for Pipes and Conduits.

The Merchants' Association has resolved to abate, as far as possible, the nuisances arising from the cutting open of pavements by public service corporations for the laying of mains,

PLANS TO IMPROVE MILK ARE ENDORSED

Funds are Needed to Provide for the Inspection of Out-of-Town Dairies Supplying the City

RESOLVED, That the Merchants' Association of San Francisco endorses the plan of the Milk Improvement Association of San Francisco for investigating the condition of the dairies in the adjacent counties supplying this City with milk, and commends the work to the favorable consideration of our members and the public.

ANDREW M. DAVIS, President.

L. M. King, Secretary.

Knowing the character of the persons endeavoring to improve San Francisco's milk supply, and believing in their work, the directors of the Merchants' Association have unanimously endorsed the efforts of the Milk Improvement Association. The following circular letter explains the plan of campaign and the necessity of the situation:

Dear Sir:

The Milk Improvement Association of San Francisco has found the efforts of the City officials, connected with the Board of Health, to improve the condition of our milk supply blocked by the fact that the City and County of San Francisco has no jurisdiction over dairy conditions in the hay counties outside of San Francisco, whence we draw 90 per cent of our milk.

The State Dairy Bureau is at present limited by its reduced appropriation to preserving the interests, mainly, of the butter and cheese makers, and is forced to neglect those dairies supplying milk to large cities.

Working in conjunction with the State Dairy Bureau, the Milk Improvement Association proposes to carry on a much needed campaign of education and investigation. It will employ an

conducts, etc., and for that purpose has had its attorneys, Messrs. Wright and Wright, draft an ordinance regulating the matter on a basis that will be fair to the corporations and the public.

The objects of the regulation have been carefully worked out by the Street Committee of the association, of which Mr. A. W. Scott, Jr., is chairman. The first object of the committee has been to make sure that after a trench has been filled in the repaving shall be done in a satisfactory manner and the street restored to its original condition as nearly as possible. The second object is to prevent delays in the work, so that streets shall not be torn up and left open indefinitely, with all the attendant nuisances of obstructed traffic and damage to the merchants' goods from dust.

The present ordinance is defective and partly invalid. It is impossible for the city to provide enough inspectors to supervise the

inspector who will be clothed with full legal powers as deputy to the State Dairy Bureau. He will investigate the exact dairy conditions in those counties supplying San Francisco with milk, and will report thereon to the City Board of Health, to the County officials, as well as to our own association. At any point where the City laboratories can be of service to him their co-operation is assured by the Chief Sanitary Inspector, Dr. Hassler.

At present these City laboratories are pursuing a campaign against adulteration and dirt in milk, but with no control over the outlying dairy farms their work has necessarily made small advance. Dr. Hassler, in his report, has pointed out the ways and means of controlling the milk supply of the City, but owing to other demands the Supervisors have made no provisions for carrying out these recommendations.

The Milk Improvement Association, realizing the importance of an immediate betterment of conditions, proposes to demonstrate through the work of its own official the possibility of raising the standard of the dairies and dairy farms, and hopes as a result of its efforts to induce the Supervisors to co-operate with it to the extent of passing an ordinance authorizing necessary inspections and providing sufficient funds to carry out the work.

It will cost the association \$1,800 for the salary and expenses of a competent inspector, who will work from September until the end of the present fiscal year.

Will you, on behalf of the public welfare, help us to carry out this important work by contributing to this fund, such contribution to be sent to Mr. Henry Payot, 968 Ellis street, San Francisco?

Very respectfully,

SIDNEY V. SMITH, President.

whole progress of the work, and the new ordinance will probably provide for inspection after the trench has been repaved. It will also provide that notice to the Board of Works shall precede the opening of a pavement and that the notices shall be kept as a public record; that no trench shall be opened for more than 600 feet in advance of the line of pipe or conduit being laid; and that the responsibility of the corporation opening the pavement shall not terminate for two years.

The ordinance has been submitted to the Board of Works for approval and amendment and will be laid before the Board of Supervisors for enactment.

Vote on Spring Valley Purchase.

The vote of the Merchants' Association membership on the question of a purchase of the Spring Valley properties by the City, at a fair price, now stands at 568 in favor of such purchase and 36 against it.

DOINGS OF THE DIRECTORS

What the Merchants' Association Has Taken in Hand for the Public Good During the Past Month.

The Board of Directors of the Merchants' Association has held two regular meetings since the summer vacation and down to the time the Review went to press. Its more important transactions were as follows:

Committee on Transportation.

Chairman Robbins of the Committee on Transportation submitted the names of William A. Magee and A. S. Mangrum as the other two members of this committee. The recommendation was approved.

Shipping and Water Front.

Chairman Swayne of the Committee on Shipping and Water Front submitted the names of Miles Standish and Robert Dollar as the other two members of this committee. The recommendation was approved.

Street Railroads.

Chairman Upham of the Committee on Street Railroads submitted the name of Hartland Law as one of the other members of this committee. The recommendation was approved.

Promotion of Trade.

Chairman Postelthwaite recommended that a communication be sent to builders and large property owners calling attention to the fact that local shops are now so equipped and organized that they are in a position to compete with Eastern rivals in the production of ornamental and structural iron, and urging builders to give some preference, where the difference in bids is not too great, to the home producer.

In the matter of City and County supplies, this committee reported that schedules were in some cases not sufficiently specific, and recommended that a committee of reliable men in each line be requested to examine these schedules, with a view to curing the defects noted. The report was approved.

The committee also reported that it had assisted the "Build Now" campaign of the American Lumberman, by furnishing that journal with all the local information asked for.

In the matter of repairs to Government ships, the committee reported that the repair work to the transports Logan and Sherman had been satisfactorily arranged and the bids of local firms accepted. The committee had been advised that in future Mare Island Government shops would be treated like any other bidder, and would not be permitted to reduce bids once made.

Sutter Street Railway.

The Committee on Public Affairs reported that in the matter of the Sutter street railway temporary franchise, the committee had appeared before the Supervisors and presented the facts in the case, but without success.

The committee also held a conference with the Stable and Carriage Owners' Association, and the Hotel Men's Association, which resulted in an agreement to reduce hack fares within certain boundaries set forth elsewhere in this Review. An amendment to the present ordinance is being prepared by the Association's attorney for this purpose.

Entertainment.

Chairman Symmes reported that the Committee on Entertainment co-operated with

committees of the other commercial organizations in arranging a farewell reception to General Funston on Wednesday, August 5.

Ornamental Poles for Street Lighting.

On receipt of a request from the Permanent Down Town Association, the Board unanimously approved the style of pole and lamp designed by that organization for lighting the down town streets. Its resolution of indorsement will be found elsewhere in this Review.

Water Front Improvement.

Chairman Swayne explained the different features of the report of the engineers of the Federated Harbor Improvement Association, of which the Merchants' Association is a constituent body. The Board unanimously commended the engineers, Luther Wagoner and Col. Heuer, and recommended the adoption of the report as a basis for future harbor improvements.

Sub-Treasury Site.

The Directors decided to join with the other commercial bodies in recommending that the new sub-treasury building be located within the district north of Market street and east of Kearny.

The Smelter Question.

The Selby Smelting and Lead Company addressed the Board, explaining the efforts made by it to prevent its works from being objectionable to the people of Benicia, and asking the Association to assist in preventing the closing down of the plant. The matter was referred to the Committee on Public Affairs.

Revenue Reform.

The proposed amendments to the State Revenue Laws have been referred for examination to a joint committee, consisting of the Committees on Revenue and Taxation, and on Legislation.

Milk Improvement.

The Board unanimously endorsed the plans of the Milk Improvement Association.

Bills of Lading Act.

A communication was received from the New York Merchants' Association regarding the third tentative draft of the Bills of Lading Act. It was referred to the Committee on Legislation.

Lamp Posts for Outlying Districts.

The Committee on City Lighting was asked to consider the matter of a less expensive lamp post for the residence districts than the one recommended for the down town streets.

Merchants' Excursions to San Francisco.

The promoting of excursions of out of town merchants to San Francisco, with special railroad rates and other attractions was referred to the Committee on Promotion of Trade for investigation and report.

Street-Opening Ordinance.

A communication was received from President Casey of the Board of Works embodying certain changes, suggested by street inspectors, in the Association's proposed street-opening ordinance. It was referred to the Committee on Street Improvement.

Street Improvement.

Chairman Scott reported that his Commit-

tee on Street Improvement had under consideration the matter of widening sidewalks on Larkin Street at Sutter, the traffic ordinance, and the repairing of Kearny Street. The raising of grades on certain streets was referred to this committee.

BUILDERS ARE URGED TO HELP LOCAL INDUSTRIES.

Circular Letter From the Merchants' Association Calls Attention to Better Conditions in San Francisco Plants.

The Merchants' Association is mailing to architects, building contractors, and owners of valuable property, 2,000 copies of the following letter:

Assist Home Industries.

Dear Sir:—

We believe that the future of San Francisco depends to a very large extent upon the fostering and promotion of her local industries. With this end in view we would urge you, wherever possible and where the difference in the bid is not too great, to favor the local manufacturer.

During the last 12 months structural steel and ornamental iron shops in this city have been equipped with modern machinery, so that they can now compete with the Eastern manufacturer, provided a differential is allowed for the higher rate of wage and for the shorter hours in force in this city.

At the present time the railroads do not allow a differential in favor of the raw material, and this of necessity works a very great hardship on our local manufacturer, as, were it possible for him to obtain raw material on a lower freight rate than is granted the Eastern manufacturer on the finished product, he would without difficulty be able to meet any price that might be made for the furnishing of materials in this city.

We believe that at the next general Railroad Conference such influence will be brought to bear upon the railroads that a differential will be granted, but until such time, if our local industries are to prosper or, indeed, continue to exist, we must grant a small preference over Eastern competitors.

The granting of such a preference will be to the best interests of the community at large, including the owner that will be compelled to pay out the additional cost for the local product, for the reason that by so doing the money will be kept in circulation in our city and will undoubtedly enable the owner to obtain tenants more readily and, in all probability, a higher rental than if the money were distributed in the East.

If San Francisco is to be rebuilt we must have the necessary money with which to rebuild it. The fostering of our local industries will go far to attaining this end. Yours very truly,

The Merchants' Association of San Francisco.

L. M. King,
Secretary.

Andrew M. Davis,
President.

In Defense of Local Jobbers.

A member having made complaint to this Association of an Oroville ordinance that apparently discriminates against the agents of San Francisco houses doing business in that territory, the Association has sent for a copy of the ordinance, which will be examined by the Association's attorney and attacked in the courts if found unjust and unconstitutional.

On suggestion of Governor Gillett, President Davis of the Merchants' Association appointed a committee to confer with representatives of other organizations on the matter of tariff revision. The committee consists of Percy T. Morgan, of the California Wine Association, chairman, William M. Griffin, of Griffin & Skelly, and C. H. Bentley, of the California Fruit Cannery Association.

SAND IS CONDEMNED ON ASSOCIATION'S PROTEST.

Engineer Employed to Inspect Bond Improvements Reports on the Month's Run of Work.

On complaint of the Merchants' Association's engineer, several tons of sand of inferior quality, delivered last month for the concrete used in the California street storm water sewer, were condemned by the City Inspector. This action insures the use of a better grade of material and hence a more durable piece of work.

The Association maintains continuously its inspection of public improvements under the bond issue of 1903. All defective work discovered is immediately brought to the attention of the City Engineer's office which is prompt to correct any lapses on the part of contractors. The engineer that makes these inspections for the Association is Mr. Benjamin Heath, a man of wide experience in practical street engineering. We give here-with a summary of his weekly reports for the month ending August 15. The reports at length are on file in this office and may be consulted at any time by members or interested tax payers.

Mission Street Paving.

The railroad has removed its feed wire pole at Army Street, thus enabling the work to proceed, but it is still unfinished. The part completed is of good quality.

Twenty-fourth Street Sewer.

This contract was completed during the week ending August 1. It is satisfactory in every respect.

Fourth Street Paving.

The execution of this contract has not been as swift as it might have been, but the job is making satisfactory progress at present. Some delay has been caused by the non-delivery of blocks. There has been full compliance with the specifications.

Sutter Street Paving.

This job is making rapid and satisfactory progress, as usual. There has been a large force on. The concrete base has been advanced to Leavenworth and curbs have been set as far as Taylor Street. New curbs have been set in the block from Grant Avenue to Mason. The binder course and asphalt have been laid in the block between Polk and Hyde. Some delay was caused early in August by the testing of a fresh lot of cement, but the work is again under way.

Commercial Street Storm Sewer.

Test holes were opened for driving foundation piles, but the work has been delayed by the quantity of builders' debris in the street.

Sacramento Street Storm Sewer.

This work halted on August 15 to enable the Spring Valley Water Company to raise one of its mains. To that date, work had been progressing at a satisfactory rate. By August 7, 200 feet of concrete bottom had been laid above the under drain, and the invert and sides had been brought up.

California Street Storm Sewer.

This work has progressed well as far as Davis Street. Some sand of poor quality was delivered, but condemned on complaint to the City Inspector.

Market Street Paving.

The building operations that prevented the completion of this improvement are now sufficiently advanced to allow the Board of Works to order that the job be completed.

COMMITTEE FINDS GOOD GARBAGE INCINERATORS.

Trip to the North Demonstrates That the City's Refuse Can Be Destroyed Without Nuisance.

The Advisory Committee to the Hospital and Health Committee of the Board of Supervisors has returned from its journey to Seattle and Vancouver, undertaken on August 8 for the purpose of inspecting garbage destructors, and reports a highly successful trip. The Merchants' Association was represented on the committee by its secretary, L. M. King. The other members of the party were T. B. Berry, chairman of the Advisory Committee, and Supervisors Payot and Gianinni, chairmen, respectively, of the Hospital and Health, and the Public Utilities Committees of the Board of Supervisors.

These gentlemen went to spy out the land for a good type of garbage incinerator, and they found it. Incinerators of a most advanced type were found in both the Northern cities, destroying garbage without nuisance of any sort. In each city the equipment had advantages over that used in the other, but it should not be difficult to combine the best points of the two.

The committee saw garbage wholly consumed in chambers where a temperature ranging from 1,500 to 2,800 degrees was produced by the combustion of the garbage itself, without other fuel. Tin cans, one of the most troublesome items of city refuse, were reduced to an easily handled clinker, and the body of an entire cow disappeared without offensive odor of any sort. Combustion was so complete that almost no smoke issued from the chimneys, and one of the crematories was found to be situated within 200 feet of one of the city's main thoroughfares, but giving no cause for complaint of any kind.

The committee feels that the trip has demonstrated that it is entirely feasible for San Francisco to build incinerators that will wholly destroy all garbage without smoke, odors or danger of fire. The members will shortly submit a report and recommendation to the Supervisors, who are anxious to push the matter.

ASSOCIATION INVESTIGATES REVENUE REFORM PLANS.

Practical Business Men Will State Their Views on the Subject for the Benefit of Members.

Exhaustive investigation of the proposed taxation amendments to the State Constitution is being made by the Merchants' Association's Committees on Revenue and Taxation, and Legislation.

These amendments were proposed by the revenue commission appointed by Governor Pardee, and the Review presented articles on them by Prof. Carl C. Plehn and E. R. Zion. The original proposals were amended by the legislature and some doubt has since arisen as to the wisdom of their adoption by the public in their present form.

The Merchants' Association's Committee will go into the subject thoroughly, and from a practical point of view, and report its conclusions to the Board of Directors, which will make them public, for the guidance of the members at the November election.

TRYING TO APPRAISE THE PROPERTY OF SPRING VALLEY.

Committee of the Merchants' Association Looks for Some Practical Figure as the Basis for a Transfer.

The Committee on Water Supply, of the Merchants' Association, is at present engaged in an effort to ascertain the approximate value of the Spring Valley Water Company's properties.

The committee recognizes that the exact value is a matter of speculative opinion and therefore impossible to state. Hence the very exhaustive inquiry that it is now making will not result in any fixed and definite appraisement. One of the members said recently: "There is no figure that might be given between twenty and seventy millions that would not be open to attack." But the committee will make every effort to arrive at some conclusion as to the price the City could afford to give and the company to take—a price that will be as fair as possible to both sides, and that will, therefore, afford a practical basis for a transfer. It is now going over a list of the company's real estate, piece by piece, in the endeavor to fix its value both as land and as part of a water supply system.

MERCHANTS SEEK REDUCTION IN FREIGHT RATES ON STEEL.

Association Will Try to Obtain a Differential in Favor of Local Producers.

Efforts to secure from the railroads a differential in favor of plain steel and structural iron for San Francisco are being made by the Merchants' Association's committee on promotion of trade, of which H. W. Postelthwaite is chairman. If the reduction in this tariff can be secured it will enable local fabricators of structural steel and ornamental iron to compete with Eastern firms on building jobs in San Francisco. At present local shops are well equipped and organized, and the association feels that wherever possible they should receive the preference in local enterprises.

WILL MAKE BIDDING EASIER ON SUPPLIES FOR THE CITY.

The Merchants' Association committee on promotion of trade has taken up the matter of vagueness of description in schedules of city supplies and will endeavor to have the schedules so improved that merchants who care to submit bids will know exactly what is required.

Although the association's recent efforts to induce merchants to bid were highly successful, in some cases more than doubling the number of bidders and materially reducing the cost of certain articles to the city, some firms have since stated that they omitted to bid on some items because of ambiguities in description. The association feels that this work is of great importance and will bring the matter to the attention of the proper authorities in order to have the defect cured, as it is desired that an even larger number of responsible firms shall bid on city supplies next year.

MOVE IN THE DIRECTION OF UNIFORM ACCOUNTING.

Bill Is Being Drafted Compelling Cities to Report to a Central State Office.

There is a promising movement afoot in California to secure, if not a uniform system of municipal accounting, at least a uniform system of reporting the most important items of municipal expenditure to a central, state office, where city statistics may be examined and comparisons made of disbursements, and of returns for money laid out.

Committee Is at Work.

The California League of Municipalities has had the matter under consideration for some time, and recently the plan has taken shape. At the Pasadena meeting of the League last November a committee was appointed to map out a definite scheme. The committee consisted of Fred W. Carey, Auditor of Sacramento; C. R. Stibbins, Auditor of Riverside; M. L. Hanscom, Auditor of Berkeley, and F. E. Parker, Auditor of Monterey. It met in San Francisco last month and State Controller A. B. Nye, State Treasurer Williams, Senator Price, expert of the State Board of Examiners, Capt. Matthewson, Auditor Koster's chief deputy, H. A. Mason, secretary of the League of California Municipalities, and Assistant Attorney-General Benjamin, met with it. Nye, Carey, Price, Williams and Mason were appointed a committee to draft a bill which will probably be introduced in the next legislature, either establishing a bureau to do the work suggested or else adding it to the duties of the State Controller's office.

Mr. H. A. Mason has been active in the matter for several years. On the general subject he says:

There are nearly 200 municipalities in California and there is at present no central office where municipal statistics can be examined and compared and no way to get at any definite information about the cost of city work and supplies except by corresponding with the city officials separately. The labor of making comparisons of costs and returns is thus beyond the ordinary investigator.

Uniform Reports, If Not Accounts.

There should be a state official to whom all municipalities should send reports on uniform blanks, monthly or at some other suitable period. These reports should be kept on file. This does not involve a system of uniform bookkeeping by the separate cities and towns, few of whose clerks and auditors are sufficiently experienced as accountants to be able to conform immediately to such a requirement, but it would have a tendency to promote uniformity after awhile. Uniform costs and returns is thus beyond the ordinary in a long step ahead.

When it comes to the county governments, however, uniformity would be possible, as, with the single exception of San Francisco County they are all about alike in their fiscal arrangements, and the matter would be simple. At the San Francisco meeting of the committee it was suggested that the counties be brought into the plan, and in addition it was proposed that this central bureau hold frequent examinations of the county accounts. Whether this proposal will be incorporated in the bill or not, it is too early to say.

The California League of Municipalities proposed the adoption of a plan of uniform municipal accounting two or three years ago, but the weakness of the proposition was that the matter was left to the volition of city officials and so no concerted move was ever made. The only way to make it successful is to make it compulsory, and this is the committee's purpose at present.

LOCAL BANKS UNITE TO PROTECT DEPOSITORS

Rigorous Inspection Makes San Francisco Financial Institutions Safe Places to Deposit Money

San Francisco has long been recognized as the financial reservoir of the Pacific Coast. Week after week its bank clearings lead those of all the other important Pacific Coast cities combined. Sometimes they only beat those of Los Angeles, Seattle, Portland, Tacoma and Oakland, but most of the time they are large enough to best the records of all of these cities at once and Spokane to boot. Transactions by check on San Francisco banks have reached nearly \$60,000,000 in a single week, since the fire.

When the money business in this City reaches such a point again it will be on a better, stronger basis, and one likely to endure through any vicissitude short of general financial ruin. The "Clearing House banks" of San Francisco have adopted a method of inspection that not only guards their depositors against loss, but protects the well-managed banking institutions against those that might be loosely conducted, whether the latter clear directly through the Clearing House or through a bank that is a member.

What the Plan Was.

Nearly two years ago the Clearing House Committee had in mind a plan to have all the Clearing House members subject themselves voluntarily to a rigorous examination, so thorough and minute that it would disclose any flaws in operation and add to the security of local banking. The plan was under discussion at the time of the troubles of the Knickerbocker Trust in New York, and the disclosures of bad banking—preventable bad banking—in one or two banks here, and the Clearing House Association resolved to act.

The committee to which the Association referred the matter consisted of Homer King, president of the Clearing House Association; Frederick L. Lipman, vice-president of the Wells-Fargo Nevada National Bank; Irving F. Moulton, cashier of the Bank of California; James K. Lynch, vice-president of the First National Bank, and C. K. McIntosh, vice-president of the San Francisco National. These men being bankers, the sort of examination they contemplated was examination by a banker. They wanted banks inspected by a man that knew what to look for.

Competent Inspection.

Mr. A. C. Kains of the Canadian Bank of Commerce was the man they selected. He is a veteran bank manager and is probably competent to conduct any institution that belongs to the Clearing House. His position is one of personal independence; he is under the influence of no local interest. When he examines a bank he does so as the agent of all the commercial banks in the City—institutions that are mutually interdependent, in a large degree, and vitally interested in maintaining the financial soundness of the community.

Mr. Kains not only looks into the methods—he examines the collateral that secures the loans of depositors' money, and he does it with full working knowledge of the value of such securities. He not only "looks over

the books"—he writes personal letters to the depositors to find out whether their credits at the bank he is examining are correctly entered.

Putting on the Brakes.

The banks must submit, or suffer expulsion from the Clearing House, which would mean financial suicide. There will be no using of depositors' funds by officials, or others interested, for their private enterprises, no excessive loans to single interests on poor security, no gross carelessness or ignorance in investments and loans. Before a bank can get well started on such a course, it will hear from Mr. Kains, either directly if it is a matter of mismanagement or mistaken policy, or through the Clearing House Association, if the case requires more severe treatment. In either event, the downward progress will be checked before the money of the depositors is placed in jeopardy. The examination may not prevent the suspension of a Clearing House bank, but it will protect the depositors and the well conducted institutions against incompetence and fraud.

The system means, in other words, that henceforth San Francisco commercial banks are going to be well managed—all of them. None will be permitted to inflict loss and embarrassment on the rest. The standard set will be high, and any bank that wants to do business, must reach it. With added security among themselves, and with the increased confidence of the public, San Francisco banks will become known to the whole Pacific Coast as the safest place in which to deposit money, and San Francisco prosperity will become almost panic proof.

POSTAL RECEIPTS AGAIN BREAKING THE RECORD.

San Francisco Office Makes a Fine Showing of Gains in Business.

Post office receipts in San Francisco are fast climbing toward the record-breaking total of last December. Receipts for July were \$170,510, an increase of \$30,327, or 21.6 per cent over July, 1907. Los Angeles shows a gain of \$2,465, or 3.02 per cent with a total for July, 1908, of \$83,896. Almost all the other post offices in the country show a falling off.

Receipts of the San Francisco office for last December were \$190,943.58, but they are likely, if the present rate of increase is maintained, to be far exceeded by the receipts for Christmas month this year. That the increase in July business is not spasmodic and likely to be lost, is shown by the fact that in April of this year the receipts were \$167,541.98, an increase of \$21,400.82 over April of 1907.

A representative of the supervising architect of the Treasury Department will probably be in San Francisco about the middle of September, at which time he will take under consideration the location of the Sub-Treasury building.

HIGH PRESSURE PLANS ARE MAKING GOOD HEADWAY.

Pipe Joint Tests Under Way and One Hundred Cisterns Are Located.

Reports of City Engineer Marsden Manson furnish the following information about the progress of the auxiliary fire protection plans:

Fire Boats.

Plans and specifications of the fire boats are about 88 per cent completed.

A model of the hull has been made.

The drawing for the three inch monitors has been completed and is being traced.

The preliminary draft of the specifications for the main and auxiliary feed pumps, electric lighting plant pipes and pipe covering, as well as the greater part of the minor engine room fitting, etc., have been completed.

Distribution System.

The work of checking the final sizes of the pipes forming the distribution system has been completed and the final location of the pipes has been determined upon 110 street crossings and adjacent blocks. The system is being planned so that it can be enlarged in future without reconstructing any of the present proposed system.

Work has commenced upon making a sectional map of the portion of the City inside of the protected district, and 180 blocks of the Fifty Vara District have been drawn and traced.

These sectional maps are required to lay out the pipe system, in order to determine the amount of each size of pipe it will be necessary to contract for, and when complete they will show the location, size, etc., of all the pipes, specials and hydrants of the proposed system.

Pipe Joint Test.

The Union Iron Works have completed the work of making castings for the first two series of pipe joints to be tested, and the work of making and testing these joints has commenced. It will probably require three weeks to complete the test. The contract for making and testing the various types of pipe joints was awarded to the Union Iron Works for \$498. There is a difference of \$50,000 in the cost of different styles of joint.

Cisterns.

The following statement shows the conditions of the drawings of the hundred cisterns which will be the first work to be contracted for:

Tracings of plans for 10 cisterns finished.

Tracings of plans for 62 cisterns 75 per cent finished.

Tracings of plans for 28 cisterns not started.

Total 100.

Working drawings for 20 cisterns finished.

Working drawings for 65 cisterns 75 per cent finished.

Working drawings for 15 cisterns 10 per cent finished.

Total 100.

The locations of these 100 cisterns have all been recommended by Chief Shaughnessy of the Fire Department and approved by the Board of Fire Underwriters of the Pacific.

Pumping Machinery.

An extensive correspondence has been conducted during the past few months with the principal manufacturers of steam turbines and centrifugal pumps and data collected which will enable the specifications for this work to be prepared so as to insure the greatest competition consistent with high-class workmanship, and at the same time avoid unnecessary delay in placing the contracts and completing this work.

The ninth annual convention of the "California Retail Grocers' and Merchants' Association" will be held in San Francisco, Sept. 14, 15 and 16.

NEW MEMBERS JOINING THE MERCHANTS' ASSOCIATION.

Organization Is Growing by the Addition of Leading Firms and Public Spirited Individuals.

The following individuals and firms have recently joined the Merchants' Association prior to August 15:

John E. Behan	Individual Member
70 Eddy Street.	
B. E. Schlesinger	Individual Member
The Emporium.	
F. & A. Levy & Co.	Real Estate
244 Kearny.	
F. E. Minaker	Gas and Electric Fixtures
517 Eddy.	
Albert M. Bender	Insurance
150 Pine.	
E. D. Hullard	Gas Generators
268 Market.	
Montford S. Wilson	Attorney
Union Trust Bldg.	
Metropolitan Iron Works	Iron Works
Ninth and Brannan Streets.	
Louis Hertz	Public Accountant
204 California.	
Standish-McKey	Lumber
Crocker Bldg.	
St. Francis Carriage Co.	Carriage Company
Broadway and Polk.	
Girvin-Marsh Co.	Photo Supplies
710 Market.	
Marks, Gibson & Adler	Real Estate
408 Kearny.	
Rosenbaum Bros.	Boots and Shoes
343 Kearny.	
Frederick H. Meyer	Architect
Humboldt Bank Bldg.	
E. E. George Shoe Co.	Boots and Shoes
923 Mission.	
Standard Biscuit Co.	Cracker Manufacturers
Pacific and Sansome.	
Roethlisberger & Co.	Wines and Liquors
Front and Clay.	
Dr. J. F. Novitzky	Dentist
Sutter and Van Ness.	
Hush & Lind	Gas and Electric Fixtures
1134 Geary.	
J. Downey Harvey	Individual Member
52 Eleventh.	
Barnes-Hibberd Co.	Shipping and Commission
Commercial Block.	
Jonas-Erlanger-Davis Co.	Commission Merchants
Davis and Jackson.	
George C. Salch Co.	Manufacturing Agents
746 Mission.	
Sam Bernstein	Tailor
1138 Geary.	
Doub & Co.	Publishers
717 Market.	
Kohlberg-Cassina Co.	Printers
967 Golden Gate.	
L. H. Morse	Security Warehouses
Lombard and Battery.	
Wm. D. Dundas	Dry Goods
109 Walnut.	
City Hall Printing Co.	Printers
16 Rich.	
Moise-Klinkner Co.	Rubber Stamps
1212 Market.	
George H. Collios	Lumber
502 California.	
Western Importing Co.	Importers
1934 Van Ness.	
Irving B. Whitney	Coal
401 Crocker Bldg.	
Milton Ellis & Co.	Men's Furnishing Goods
935 Van Ness.	
Arctic Ice Cream Supply Co.	Ice Cream
Ninth and Bryant.	

A CLIMATE TO LIVE WITH THE WHOLE YEAR AROUND

In San Francisco Nobody Sweltered, or Died of Sunstroke, or Was Uncomfortable From the Heat in July.

While denizens of the Eastern States are sweltering with the heat and watching the least robust among them die of sunstroke, it might interest them to know what the July climate of San Francisco was like—those features of it, at least, that affect health, and capacity for work.

The highest temperature in this City during July was 77 degrees, and the lowest 48. The mean was 57.3. The greatest fluctuation on any given day was 21 degrees, and the least daily range was 6. The mean temperature for this month since 1871 has not been higher than 62 degrees. The total precipitation was two one-hundredths of an inch. Partly cloudy weather prevailed, which is normal at this time of year.

ASSOCIATION ENDORSES THE PLAN FOR STREET LAMP POLES.

Approves the Design Prepared by the Permanent Down-Town Association, and Recommends Its Use.

The Permanent Down Town Association has adopted a design for a lamp post and has asked the Supervisors to make it the official type for street lighting. One of the posts was set up some time ago at the corner of Grant avenue and Post street and is now on exhibition at Ashbury Heights. The directors of the Merchants' Association are heartily in favor of the plan and have unanimously adopted the following resolution in regard to it:

RESOLVED, That the Merchants' Association of San Francisco endorses the type of ornamental pole and lamp prepared by the Permanent Down Town Association for the lighting of its district, and recommends that this be adopted by the Board of Supervisors as the official street light for the retail district north of Market street and below Sutter street; and be it further

RESOLVED, In order that there may be a uniformity in the lighting of this retail district, which will greatly enhance its appearance, we recommend that all poles and lamps erected on the sidewalks for street lighting purposes, in the district bounded by Sutter, Mason and Market streets conform to this design.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

(Signed) ANDREW M. DAVIS, President.
L. M. KING, Secretary.

MERCHANTS COMMEND THE HARBOR IMPROVEMENT PLANS.

Association Desires to See Them Used as the Basis of Future Development.

RESOLVED, That the Merchants' Association of San Francisco commends the work of the Engineers of the Federated Harbor Improvement Associations in their report on proposed harbor improvements, and recommends that the plans as set forth in said report be used as a basis for the future development and improvement of San Francisco Harbor.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

ANDREW M. DAVIS, President.
L. M. King, Secretary.

DEBRIS IN THE STREET IMPEDES THE CITY'S WORK.

Nuisance Affects More and More People as the Burned District Is Rebuilt.

In at least one instance the work of the City itself has been impeded by the quantity of building debris that has been allowed to accumulate. This is the case of the Commercial Street storm-water sewer, reported by the engineer of the Merchants' Association. The job has been started recently but was immediately compelled to halt until contractors' debris could be removed. The nuisance appears to be growing, or at least it affects more people as larger numbers return to the rebuilt district. The Board of Works should be diligent in this matter.

OF INTEREST IN MUNICIPAL AFFAIRS

YOU MAY BID FOR CITY BONDS UNTIL SEPTEMBER 8.

Notice was given on July 27 that sealed bids for the purchase of bonds of San Francisco under the recently voted bond issue would be received by the Board of Supervisors up to 3 p. m., on Tuesday, Sept. 8, 1908.

The bonds offered are: Fire protection, to the amount of \$1,000,000; Sewers, \$800,000; Schools, \$1,200,000; Hospital, \$200,000.

All bonds are dated July 1, 1908, and are of the denomination of \$1,000 each. They bear interest at the rate of 5 per cent, payable semi-annually. They are tax-exempt. No conditional bids, nor bids for less than par and accrued interest will be considered. Bids must be on forms furnished by the City and County.

Blank forms and circulars of information may be had at the office of the clerk of the Board of Supervisors, or will be mailed on application.

It is expected that these bonds will be taken at a premium that will make the interest charge to the City come to at most four and one-half per cent.

CONDITION OF THE BOND ISSUE OF 1903.

According to Auditor Koster, bonds of the issue of 1903 are now outstanding to the amount of \$3,442,600; there having been redeemed since June 30 of this year, \$427,000 worth. The money actually on hand from the issue amounts to \$1,615,294.63, of which \$1,108,556.59 is soon to be disbursed, on contracts let or about to be let, as follows:

Sewers	\$ 75,662.29
Schools	544,572.83
Street work	213,407.47
Playgrounds (acquisition).....	274,914.00

This will leave money unexpended as follows:

Hospital	\$248,185.34
County Jail and Hall of Justice.....	134,714.16
Library	123,497.88
Mission Park.....	340.66

The total produced by the issue was \$5,152,600.

For the fiscal year ending June 30, expenditures of bond money amounted to \$1,055,804.66.

CITY'S BUILDING PERMITS ARE ON THE INCREASE.

Building permits were issued in San Francisco for \$3,139,027 worth of work in July alone. This is an increase of \$787,826 over the permits for June. The items were as follows:

	Buildings.	Amount.
Class "A".....	3	\$ 720,000.00
Class "B".....	2	131,500.00
Class "C".....	36	858,332.00
Frames	327	1,234,619.00
Alterations	201	194,576.00
Total	569	\$3,139,027.00

SAN FRANCISCO IS CONQUERING ITS HEALTH TROUBLES.

Owing to the vigorous crusade against rats, the sanitary condition of San Francisco is growing more satisfactory every day. Although between 4,000 and 5,000 rats are being caught each week, only three have been found to have plague in the entire period from June 27 to August 15. There has not been a human case of plague in San Francisco since January 30, although localities where sanitary measures were less rigorously carried out have produced three within the last few weeks.

Comment is general on the decrease of fleas, which is known to be owing largely to the general cleaning up campaign. The health authorities entertain the hope that if the public will continue to co-operate in the work of sanitation, the plague may, in time, be entirely stamped out of San Francisco.

WHAT SAN FRANCISCANS MUST PAY TAXES ON.

San Francisco is assessed \$349,511.992 for its real estate and improvements, and \$104,820.828 for its personal property, according to the revised assessment role. The items are as follows:

Real estate	\$258,651,434
Improvements	90,860,558
Money and solvent credits, secured....	19,653,264
Money and solvent credits, unsecured..	15,527,351
Other personal property secured.....	39,598,424
Other personal property, unsecured....	30,041,785

Total\$454,332,816

NEW BUILDINGS WILL EXCEED THOSE THAT BURNED.

In a recent report to the Mayor and Supervisors Assessor Dodge says:

The greatest gain is in the assessment of buildings, which is \$24,181,299 greater than that of last year. If, however, the assessment of this, on buildings is compared with that of 1905, the year preceding the fire, it will be observed that the present assessment on buildings is but \$6,833,665 less than that of 1905.

A more remarkable fact is that the assessment next year of buildings now in the course of construction will increase the total assessment of buildings beyond that of 1905 or any year in our City's history.

Respectfully submitted,
WASHINGTON DODGE, Assessor.

CITY REAL ESTATE NEEDS MORE McENERNEY DECREES.

The McEnerney act will expire on July 1, 1909. Recorder Godchaux estimates that about three-quarters of the land in San Francisco is still without decrees under the provisions of this law, and he expresses doubt of the ability of his office to handle the business properly if owners wait till the last moment to perfect their titles.

LARGEST PRIMARY VOTE EVER POLLED IN THE CITY.

Registrar Zemansky reports the largest vote on August 11 ever cast at a primary election in San Francisco, exceeding 33,500. He estimates that the vote east next November will be between 80,000 and 83,000.

BANK CLEARINGS CONTINUE TO LEAD THE COAST.

San Francisco bank clearings for the week ending August 13, according to Bradstreet, were larger than those of Los Angeles, Seattle, Tacoma, Portland, Ore., and Oakland, Cal., combined. Here are the figures:

San Francisco	\$34,574,000
Los Angeles	9,640,000
Seattle	10,810,000
Tacoma	3,936,000
Portland, Ore.....	5,983,000
Oakland	1,657,000

Total\$32,026,000

Balance\$ 2,548,000

HIGH PRESSURE PLAN A SUCCESS IN NEW YORK.

The recent test of New York's auxiliary high pressure pumping system for fire protection appears to have been completely successful. According to the Scientific American a pressure of 175 pounds was developed at the nozzles. Under this pressure water was thrown to a height of twelve stories, and to a horizontal distance of several blocks. Mechanical nozzle-holders have been found necessary with the higher pressures, as men can not handle the hose with a full stream. One improvement suggested by the test is a controlling valve for the hydrants so that pressure can be reduced when it becomes necessary to carry a line of hose into a building.

TWENTY-FOURTH STREET SEWER IS A GOOD JOB.

The engineer whom the Merchants' Association has employed to inspect street work under the bond issue of 1903, Mr. Benjamin Heath, has this to say of the Twenty-fourth Street sewer job:

I am much impressed with the excellence of this work. The City has received its demand in full.

REALTY TRANSACTIONS APPROACH THE OLD MARK.

Realty transactions in San Francisco appear to be climbing back toward the old aggregates of four millions a month and over, that ruled in the days before the fire. The July record reached the sum of \$3,976,795.

NEW BURNHAM PLANS FOR A UNION RAILWAY DEPOT.

D. H. Burnham has prepared new plans for a union railway depot opposite Van Ness Avenue on Market Street. The plans provide for a plaza facing Market Street on the south side, between Eleventh and Twelfth Streets, with the depot facing it on the south side. Across Market Street is a semicircular space, from which would radiate Van Ness Avenue, and a new avenue to the Park Panhandle. The plaza on the south side would be connected by new roadways with the docks and with Mission Street.

Los Angeles Will Try to Stop Useless Noises.

Following the lead of Police Commissioner Bingham of New York, Los Angeles club women have started on a crusade to suppress useless noises. Mrs. Cora Lewis, head of the Outdoor Department of the Civic Association, will lead the fight into the chambers of the City Council, with the backing of the organized women's clubs. An effort will be made to put shouting peddlers, barking dogs and reckless bell-ringers and whistle-tooters under the ban, and to diminish the noise nuisances arising from the hauling of heavy building material through the streets.

If the effort is in any considerable measure successful it will make Los Angeles an even more attractive city than it is at present.

SOME REASONS WHY CITIZENS AND TAX- PAYERS SHOULD BE MEMBERS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

1. Because, to the City in which we were born, or that has adopted us, to the City that educates our children, protects our lives, health and property, and in which we are engaged in business, there is due from us something besides simply taxes.

2. Because, while many of us are too busy to give much personal time to the work of civic improvement, we can give our moral and financial support to an old established association organized to do that work.

3. Because, there is power in organization and much more can be accomplished by united effort than by efforts of individuals.

4. Because, the Merchants' Association has been in existence over fifteen years, has a membership of over fifteen hundred, and was organized to foster the improvement of the city and develop its resources.

5. Because, the Directors and Committees cheerfully devote much time and study to investigating, discussing and acting upon matters concerning the interest of all citizens and taxpayers.

6. Because, the trained office staff is at the disposal of members for information and the Association's attorneys will furnish free legal advice to any member on business matters.

7. Because, the Merchants' Association stands for good city government and the betterment of civic affairs, the improvement of our city, and low taxation as far as low taxation is consistent with proper growth and development.

8. Because, the Merchants' Association has accomplished much for the betterment of the city

in the past and, with proper support, can accomplish much more in the future.

The expense is nominal.

There is no initiation fee.

DUES

Associate Membership \$1.00 per month.

Active membership \$2.50 per month.

Payable either quarterly or annually in advance.

May we not have your cooperation?

THE MERCHANTS' ASSOCIATION OF SAN
FRANCISCO,

1233 Merchants' Exchange Building,
San Francisco.

San Francisco to Have a Street Repair Plant.

A valuable city acquisition will be the municipal street repair plant for asphaltum pavements, for which the Board of Works has recently let the contract. If properly employed this plant should save the city a great deal of money and make possible immediate repairing of small breaks in pavements.

The lowest bid for repairing the San Francisco post office was submitted last month by the Raymond Granite Company of this city. The bidder agrees to complete the work in eighteen months for \$294,800. It is to be hoped this work may start soon and go to a speedy completion. The only thing slower in the repair line is the repair of some of the City's property.

Merchant's Association

OFFICERS AND DIRECTORS.

ANDREW M. DAVIS	The Emporium.	..President
C. K. McINTOSH	S. F. National Bank.	..First Vice-President
HARTLAND LAW		..Second Vice-President
BYRON MAUZY	B. Mauzy Piano Co.	..Treasurer
FRANK J. SYMMES	Thos. Day, Co.	
R. S. ATKINS	Robert S. Atkins	
GUSTAVE BIENNER	Gore Imp. Co.	
J. A. EVELETH	Eveleth-Nash Co.	
H. W. POSTLETHWAITE	Holmes Lime Co.	
F. G. SANBORN	Bancroft, Whitney Co.	
ROBERT H. SWAYNE	Swayne & Hoyt	
L. O. UPHAM	Isaac Upham Co.	
A. W. SCOTT, JR.	Scott & Magner	
W. D. FENNINGHORE	Cal. Optical Co.	
M. H. ROBBINS, JR.	Olds Elevator Co.	
L. M. KING	..Secretary and Superintendent	
FRANK W. SMITHSON	..Asst. Secretary	
WRIGHT & WRIGHT	..Attorneys	
FRANK M. TODD	..Editor Review	

STANDING COMMITTEES

Public Affairs

HARTLAND LAW, Chairman.	
R. H. SWAYNE.	A. W. SCOTT, JR.
FRANK J. SYMMES.	GUSTAVE BIENNER.

Publicity and Promotion

I. O. UPHAM, Chairman.	
J. E. EVELETH.	H. W. POSTLETHWAITE.
M. H. ROBBINS, JR.	W. D. FENNINGHORE.

Trade and Finance

C. K. McINTOSH, Chairman.	
BYRON MAUZY.	F. G. SANBORN.
R. S. ATKINS.	GUSTAVE BIENNER.

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

Frank J. Symmes, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS AND AUDITORS.

Crook Audit Co., 474 Monadnock Bldg.

ACCOUNTANTS, CERTIFIED PUBLIC.

Atkinson, Thos. E., 340 Sansome

Barnaw, Wade, Guthrie & Co., 310 Sansome

Cal. Society of Certified Public Accountants, 745 Pacific Bldg.

Herrick, Lester & Herrick, 310 Sansome

Jansen, E. Bromley, Monadnock Bldg.

Lomax, W. B., Chronicle Bldg.

McLaren, Goode & Co., 339 Montgomery

Price, Waterhouse & Co., 310 Sansome

Ruckstell, John R., Claus Spreckels Bldg.

Rowe, C. V., 502 Kohl Bldg.

ADDING MACHINES.

Burroughs Add. Mach. Co., 715 Market

ADVERTISING.

Cooper, F. J., 18 Montgomery

Johnston-Dienstag Co., 34 Kearny

Tuttle, Lauren T., 954 Pacific Bldg.

Varney & Green, Stevenson and Clinton Park

ADVERTISING NOVELTIES.

Knapp, Wm. C., 809 Montgomery

ANALYTICAL CHEMISTS.

Curtis, J. M. & Son, 108 Front

ARCHITECTS.

Barth, Hermann, 641 Mission

Burnham, D. H. & Co., Merchants Ex.

Colley, C. J., Pacific Bldg.

Curlett, William 1008 Mutual Sav. Bk.

Dutton, L. B., Chronicle Bldg.

Holmes, Edward L., 338 Pine

Leonard, Jos. A., 308 Humboldt Bank Bldg.

Maggs, Herbert B., 233 Sansome

McDougall Bros., 358 Russ Bldg.

Meusdorffer, C. A., Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.

Moyers & Ward, 1201 Kohl Bldg.

Mooser, Wm., Union Trust Bldg.

Paff, Chas., Merchants Exchange

Pelton, John C., Russ Bldg.

Reid Bros., Claus Spreckels Bldg.

Stanhope, Leon E., Monadnock Bldg.

Sutton, Albert, Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co., 16 First

ARCHITECTURAL TERRA COTTA.

Gladding, McBean & Co., Eddy & Hyde

ART GLASS.

California Art Glass B. & C. Works., 933 Howard

ART GOODS.

Gump, S. & G. Co., 1645 California

Sanborn, Vail & Co., 847 Mission

Schussler Bros., 1218 Sutter

Vickery, Atkins & Torrey, 1744 Calif.

Volz & Freese, 947 Van Ness

ARTESIAN WELLS.

Lowe, J. W., 7 Spear

ARTESIAN WELL TOOLS.

Edwards, William & Co., 111 Fremont

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

WEISSHEIN BROS., 141 Sutter

ASSAYING.

WEISSHEIN BROS., 141 Sutter

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.

Blakeman, T. Z., 623 Sansome

Chamberlain, J. P., 378 Russ Bldg.

Feigenbaum, Sanford, Merch. Ex. Bldg.

Frank, Nathan H., Union Trust Bldg.

Heller, E. S., Merchants' Ex.

Houghton & Houghton, Merchants' Ex.

Humphrey, W. H., Monadnock Bldg.

Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., 1023 Monadnock
Lake, Frederick B., 2008 Lyon
McNab, Gavin, Call Bldg.
McCracken, Fdw., 1 Merchants Ex.
Montague, H. B., 250 Montgomery
Morrison, Cope & Brobeck, Crocker Bldg.
Navler, Chas. E., 324 Merchants Ex.
Page, Chas., 2518 Pacific Ave.
Palmer, Brooks, 705 Mills Bldg.
Pavotto, Edgar D., Russ Bldg.
Pillsbury, E. S., Kohl Bldg.
S. Chas. A., 117 Montgomery
Smith, Sidney V., Merchants Exchange
Thomas, Gerstle, Frick & Beedy, 310 Sansome
Van Fleet, W. C., Sams Flood Bldg.
Wise, Otto Irving, Humboldt Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co., 478 Valencia
Ordway, W. C., 6th & Yuma
Spear, E. S. & Co., 24 Fell

AUTOMOBILES.

Leavitt G. W. Co., Golden Gate & Hyde
Plomoe, Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Pemis Bros, Pac. Co., Sansome & Vallejo
Plummer, W. A., 116 Drumm
Schmidt, Johann, 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisla

BANKS & BANKERS.

American National Bank, Merch. Ex.
Anelo-Cal. Bank, Ltd., Pine & Sansome
Anglo-California Bank, Ltd., 1018 Mission
Mission Branch, 2049 Mission
Bank of California, 422 California
Bank of Italy, 432 Montgomery
Canadian Bk. of Commerce, Cal. & Sams
Central Trust Co., Sansome & Market
Citizens' State Bk., 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donahoe-Kelly Banking Co., 100 Mtev
French Savings Bank, 106 Sutter
German S. & L. Society, 326 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank, 785 Market
International Bank's Co., Mills Bldg.
Italian-American Bk., Montiz & Sacto.
London, Paris and American Bank, 1018 Mission
Market Street Bank, 7th & Market
Mechanics Savings Bank, 1018 Mission
Mercantile Trust Co. of S. F., 464 Cal.
Meyer, Daniel, Pine & Sansome
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank, 2631 Mission
Mutual Savings Bk. of S. F., 708 Mkt
National Bank of the Pacific, Call Bldg.
Renters Loan & Trust Co., 131 Hayes
Russo-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, Kohl Bldg.
Savings and Loan Society, 101 Montz
San Francisco National Bank, 1018 Mission
S. F. Merchants Exchange Bldg.
S. F. Savings Union, Montev & Cal.
Seaboard Bank, 24 Market
Security Savings Bank, 316 Montgomery
Swiss-American Bank, 1432 Fillmore
U. S. National Bank, 1740 Fillmore
Union State Bank, Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco, Union Trust Bldg.
Western National Bank of San Francisco,
Powell & Market
Yokohama-Specific Bank, 431 Sansome

BARBERS.

Greenberg, F. L., 320 Montgomery

BARBERS' SUPPLIES.

Deekelmann Bros., 162 Turk

BAZAARS.

Charlton, E. P. & Co., 1317 Fillmore

BEER BOTTLERS.

California Bottling Co., 1256 Harrison
Enterprise Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 26 Fremont
Helms, Alex., Belting Co., 2413 Harrison

BICYCLES.

Lee, W. E., 504 Stanyan

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloy, F. Co., 1132 Mission
Phillips, Wm. R. Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
Elder, Paul, Van Ness Ave. & Bush
Hanak & Hargens, 1132 Lick Bldg.

Robertson, A. M., 1539 Van Ness Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The, 1026 Fillmore
Buckingham & Hecht, Second & Mission
Cohn, Nickelsburg & Co., 555 Mission
Helm, F. L., 1556 Fillmore
Kuehn Shoe Co., The, Kearny & Post
Kutz, G. M. Co., 18th & Bryant
Mauzy & Reid Co., Mission near 2d
Nolan-Earl Shoe Co., 727 Mission
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal's, Inc., O'Farrell & Fillmore
Sommer & Kaufman, 1430 Van Ness Ave.
Sullivan Shoe Co., 1184 Market
United Workmen's Boot & Shoe Co., 25th & Bartlett
Williams-Marvin Co., 660-664 Howard
Wolf, H. & Bro., 1697 Fillmore
Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

Korbel Box Factory, 2014 Bryant

BREWERIES.

Buroell & Co., 1009 Golden Gate Ave.
Hibernia Brewery, 1241 Howard
Mattoon & Co., A. H., 125 Key
National Brewing Co., 762 Fulton
Union Brewing & Malting Co., 18th & Florida
Wunder Brew. Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento
BRICK MANUFACTURERS.
California Brick & Clay Mfg. Co., 10 Third St.

BRIDGE BUILDERS.

Atlantic, Gulf & Pacific Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker C. D. & Co., 407 Washington
Hohlwiesner, C. & Co., 511 Wash.
Mayhew, W. E. & Co., Battery & Wash.
Mattoon & Co., A. H., 125 Key
Reed, George W., 511 Washington
Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
Buval, W. M. & Co., 112 Market
Mallard & Schmiedell, Sac. & Front
Page Bros., 414 Montgomery
Stone, B. F., Jr., & Co., 268 Market

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington, 502 California
Barth, J. & Co., 480 California
Doubleday, D. E., 1018 Mission
Girvin & Eyre, Merchants Ex. Bldg.
Goldman, Max, 339 Bush
Hopkins, J. P., 332 Bush
Irvine, James, Crocker Bldg.
Pollitzer, Alex., 1810 Fillmore
Pollitz, Edw. & Co., 420 California
Rehnsch & Hochstadter, 2669 California
Sternberg, Frank R., 339 Bush
Topf, Jos. B., 339 Bush

BROKERS—TICKET.

Ottlinger, A., Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n, 211 Church
Pacific States Savings & Loan Company, 569 California

BUILDING CONSTRUCTION.

Ferrolite Co., 338 Pine
Lewis A. Hicks Co., Humboldt Bldg.

BUILDING MATERIALS.

Holden-Deunprey Co., 126 W. Mission
Levy, Oscar S., 15 Second
Waterhouse and Price, 59 3d.
Wilkomn Bldg. Supply Co., 151 Tehama

BUTCHERS.

Baccus, R. T., Haight & Shrader
Bayle-Lacoste & Co., 11th & Market
Clayburgh & George, 333 Kearny
Decourteux, A., 11th & Market Sls
Fink, Fred H., 10 East
Herman, Benj. & Son, Bush & Franklin
Patek, F. & Co., 916 Larkin
Roberts, W. F., 2849 California
Schweitzer, J. & Co., 1412 Bush
Taaffe Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211, 215 4th

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Cannery Ass'n, 120 Market
Hunt Bros. Co., 112 Market
Spanish American Food Co., 180 Erie

CAPITALISTS.

Rishop, Chas. R., Berkeley
Borel, Ant. & Co., Montev & Sac'to
Brittan, N. J., San Carlos
Center, John, 2828 Sixteenth
Dean, W. E., 818 Kohl Bldg.
Delger, Edward F., Delger Bk., Oakland
Denham, James, 3308 Clay
Fontana, Mark J., 120 Market
Hicks, T. W., 354 Pine
Levy, H. M., 302 Post
Moore, A. A., Jr., 15 Second
Payot, Henry, 918 Ellis
Phelan, James D., Mutual Bank Bldg.

Payne, Warren R., 1407 Sutter
Pope, Geo. A., 1011 Kohl Bldg.
Schmidt, John A., 1101 O'Farrell
Smith, F. M., Albany Block, Oakland
Spreckels, Claus, 105 Sansome
Spring Val. Water Co., 375 Sutter
Thomas, H. W., 268 Market
Thompson, R. R., Est. of, 417 Montg.
Whitney Estate Co., 117 Geary

CARBONUMDUM AND GRINDING MACHINERY.

Ward, Fred & Son, First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E., 710 Montgomery
Murray, S. C., 1226 Fell
Robinson & Gillespie, 2447 Sutter

CARPETS.

Gullixson Bros., Inc., 2086 Market
Hulse-Bradford Co., 986 Mission
Kensington Carpet Co., 913 O'Farrell
Walcom, Geo. Co., 637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co., 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co., 732 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co., 172 Spear
Studebaker Bros. Mfg. Co., Mission and Beale
Wm. Wertsch Co., 24 Page

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W., 902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F., 38 Clementina
National Cash Register Co., The, 1040 Market Street
Pacific Coast Cash Register Co., 1286 Market
Union Cash Register Co., 529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con., Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Haywood Bros. & Wakefield Co., 726 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The, 268 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co., 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E., 310 California
Weule, Louis Company, 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co., Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben., 16 Powell
Blaskower, M. & Co., 201 Montgomery
Cohen, Sig., Lick Bldg.
Ehrman Bros. & Co., 134 Front
Gust, M. A. & Co., California & Front
Hauser, Edwin, 402 Market
Heyneman, Herman, 325 Davis
Judell, H. L. & Co., 20 Front
Lane & Connelly, 26 Front
Ordenstein, Max, 2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co., 1642 O'Farrell
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros., 216 Battery

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce

CIRCULAR DISTRIBUTORS.

Weil, Wm. M., 27 Stevenson

CLOAK AND SUIT HOUSES.

Calleau, Armand, Inc., V. Ness & Cal.
Gebhardt, C. & Co., 917 Van Ness Ave
Golden Gate Cloak & Suit House, Market, near Jones
Gould, Sullivan & Co., 815 Van Ness
Heilbronner, L., 923 Market
Ransohoff, L., 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger, 239 Bush
Atkins, Robert S., 168 Sutter
Brown Bros. & Co., 664 Market
Carroll & Tilton Co., 1440 Fillmore
Frank Bros., 1356 Fillmore
Gildea, J. J. & Co., Grant Ave & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros., 949 Kearny
Hoffman, Rothchild & Co., 516 Market
Kellins Chas. & Co., Sutter & Fillmore
Lillienfeld, Alfred & Co., 1365 Fillmore
Lyons, Henry & Sons, Market, or Mason
Mandel, Werner & Co., 768 Mission
Pauson & Co., Van Ness & Post
Raphael's Inc., Fillmore & Geary

Roos Bros., O'Farrell & Fillmore
Straus, Louis, 658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooke, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2036 O'Farrell
Middleton, John, 787 Market
Morton, Thomas, & Son, 600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfelds Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co., Union Bldg.
Stafford, W. G. & Co., 214 East
Western Fuel Co., 330 California
Whitney, Irving G., Crocker Bldg.

CODFISH DEALERS.

Alaska Codfish Co., 10 Main
Atlantic Fish Co., 604 Front
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Cartin, D. A., 323 Monadnock Bldg.
Merchants Mutual Adjusting Agency, Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 134 Washington
Armstrong, J. K. & Co., 627 Howard
Atkinson, B. M. & Co., 2550 Sacramento
Biagi, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Boessenecker & Co., 308 Washington
Botto, N. & Co., 303 Washington
Caffrey, John, 448 Battery
Campdonico & Burns, 106 Wash.
Chapuche & Son, 319 Battery
Chims, Fios, W. & Co., 31 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Dairymen's Union, 108 Clay
Evelth-Nash Co., 422 Front
De Martini, John & Co., 112 Wash.
De Due, Edgar J., 614 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Duffy, J. J. Co., 109 Wash.
Dunbar, H. F., 340 Drumm
Gall, A., Fruit Co., Davis & Washington
Garfin & Maggini, 110 Drumm
Getz Bros. & Co., Davis & Sacramento
Griffith-Burney & Co., 208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co., 241 Clay
Hammer & Co., 230 Clay
Hartler, L. Co., 314 Davis
Higgins, Jas. Co., 319 Drumm
Hilmer, Fred L. Co., 28 Clay
Hopkins, L. J. Co., 419 Front
Hulme & Hart, 19th & Tennessee
Hyman Bros. Co., Kohl Bldg.
Ivanovich-Trobeck & Bergen Co., 208 Washington
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Raimers & Co., 212 Clay
Jaudin, H. U. Co., 225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Kittle, H. de W., Union Trust Bldg.
Landsberger & Son, 108 Front
Leist, C. J. & Co., 2335 Washington
Lercari, C. J. & Co., 128 Washington
Lozial, V. & Co., Halleck & Leidesdorff
Levy, A. & J. Zentner Co., Day & Wash
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 1248 Washington
Montelegre & Co., Hansford Block
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Oleese, G. B. & Co., 434 Davis
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 59-63 Washington
Sanford Bros., 430 Front
Scatena, L. & Co., 104 Washington
Schultz-Hansen Co., 330 Drumm
Schwartz Bros., 701 Union Trust Bldg.
Sloss & Gerstle, 310 Sansome
Southern Pac. Mill Co., 930 Mecht Ex.
Von Huser & Co., 400 Davis
Vanvaldes, M. D., 117 Washington
Welch & Co., 244 California
Western Creameries Co., Cal. & Davis
Wetmore Bros., 460 Front
Wolff, Wm. & Co., 58 Beale
Wolf & Sons, Drumm & Jackson
Wolfe, Max & Co., 421 Front

CONFECTIONERS.

Blum, S., California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruehagen Bros., 1610 Van Ness Ave
Haas, Geo. & Son, 1356 Fillmore
Hromada, Adolph & Co., 1310 Folsom
Lechten Bros., 1242 Devisadero
Maskey, Frank, Kearny, near Market
Rhine, Henry & Co., 19th & Bryant
Roberts, Geo. F. Mfg. Co., 1536 Fillmore
Seldi, J. & Co., 312 Clementina
Townsend, W. S., 1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E., 66 Post
Day's Sons, T. H., 547 Monadnock Bldg.
Fahy, Richard, 518 Noe
Gibbreth, Frank B., 16 California
Hjul, Jas. H., 614 Sacramento
Keatinge, Richard & Sons, 779 Market
Masow & Morrison, 839 Monadnock B.
Sheehan, John R. & Co., Inc., 350 Post
The Woodruff Co., Pine & Leidesdorff

COOPERS.

California Barrel Co., 22nd & Illinois
Carl Cooperage Co., 54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co., 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 2431 Channing Bkly
CORDAGE MANUFACTURERS.
 Tubbs Cordage Co. Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E. Mgr. Royal Worcester
 Corset Co. 128 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Ltd. & Broadway
 Pacific Coast Biscuit Co. Bat. & Vallejo
 Standard Biscuit Co. Pacific & Sansone

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
 Barthold-Paulsen Co. 1352 Polk
 Cowen-Heineberg Co. 527 Market
 Nathan-Dohrmann Co. 1618 Van Ness
 Schloss Crockery Co. 17-19 Beale
 Sternheim, S. & Son. 1318-1320 Sutter

CRUSHED ROCK.

Cal. City Rock Co. Belvedere
 Gray Bros. 2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L. D. D. S. 712 Steiner
 Van Wyck, Crittenden, D. D. S.
 O'Farrell

DEPARTMENT STORES.

Emporium, The 1st & Van Ness
 Prager's Market & Jones

DESKS AND OFFICE FURNITURE.

Crutk Desk Co. 46 Sutter
 Fuller, Geo. H. Desk Co. 659 Mission
 Rucker Desk Co. 737 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 1034 Geary

DOORS AND WINDOWS.

California Door Co. 24 Drumm

DRAYMEN AND STORAGE.

Beards, J. B. Dray Co. 37 Sacramento
 Cartwright Draying Co.
 Main & Mission

DRIED FRUITS.

Field, A. E. & Co. 255 California
 Griffin & Skelley Co. 16 California
 Guggenheim & Co. Sacramento & Davis
 Phoenix Packing Co. 16 California
 Rosenberg Bros. Co. California & Front

DRUGGISTS.

Ayers, Edw. N. 1108 Van Ness
 Baer Drug Co. 722 Market
 Boerick & Ruyon. 1554 Van Ness Ave
 Broemmel, J. G. B. 2501 California
 Clegg, Fred A. 1642 California
 Clinton, Dr. C. A. 21st & Howard
 Coffin-Rodriguez Co. Pacific Bldg
 Eichenbach, Martin. 2d & Pacific Bldg
 Fauda, C. O. 303 Montgomery Ave
 Ferry Drug Co. 20 Market
 Gates, J. R. Co., Inc. 113-115 Davis
 Grazer's Pharmacy. 501 Third Ave
 Green, Frank T. 500 Devisadero
 Kelly, Frank S. 2925 Pierce
 Lahner, Rd. Drug Co. 1260 McAllister
 Langley & Michaels Co. 34 First
 Leipnitz Co. G. Sutter & Laguna
 Lengfeld's Pharmacy. 1804 Fillmore
 Owl Drug Co. 61 Mission
 Prior's Pharmacy. 234 San Jose Ave
 Rockstroh, F. E. 1044 Valencia
 Rossi Drug Co. 1900 Union
 Schmidt, Val. Polk & Jackson
 Schmidt, Edwin Val. Fillmore & Cal
 Seabury, W. M. 723 Pacific Bldg.
 Von Krakau, W. Esters. 26th & Bryant
 Wakelee & Co. 58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 49 Sansone
 Bernstein, S. L. Radke Bldg
 City of Paris, Van Ness & Washington
 Clough Bros. Sansone & Bush
 Crowley, J. B. Aronson Bldg.
 Dundas, Wm. D. 109 Walnut
 Frohman & Priester. 2635 Mission
 Graf, J. L. & Co. 359 McAllister
 Hale Bros. Inc. Sixth near Market
 Jacobs, F. P. & Bro. 1217 Geary
 Kohlberg, M. S. & Co. 435-7 Turk
 Levy, Max. 1140 Geary
 Lippman Bros. 22nd & Mission
 Livingston Bros. Geary
 Marcuse, M. & Co. 37-39 Battery
 Murphy, Grant & Co. Sansone & Bush
 Nathan, A. 1562 Stockton
 Newman & Levinson, V. Ness & Sutter
 O'Connor, Moffatt & Co. V. Ness & Pine
 Samuels, D. Lace House Co.
 Sutter & Van Ness
 Schmidt, Ben. J. & Co. 35 Sansone
 Schoenholz & Elsbach. 2013 Fillmore
 Smeria, Henry & Co. Bush & Sansone
 Strauss & Sachs. 160 Geary
 Strauss, Levi & Co. Pine & Battery
 Thurbacher, B. 16th & Polk
 Well, Raphael & Co. V. Ness & Pine
 Weinstock Lubin & Co. Post & Filmer

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
 Cleaning Works. 27 Tenth
 Hickman, Henry 3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Hendall's Business Co. McAllister & Polk
 Raymond, W. H. V. 2812 Clay
 San Francisco Business College.
 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co. 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Pollis Electric Corp. 46 2nd
 Century-Klein Electric Co.
 139 New Montgomery
 Electric Appliance Co. 726 Mission
 Electric Railway & Manfrs Supply
 Co. 84-86, 2d St
 Farnsworth Electrical Co. 602 Howard
 General Electric Co. Union Trust Bldg
 Hetty Bros. 326 Ellis
 Holmblad-Reynolds & Sayles Co.
 527 Mission
 Levy Electric Co. 648 Sacramento
 Shelby Electric Co. 204 California
 Sommerlayes, W. 76 Fillmore
 Union Electric Const. Co. 381 Fulton
 Westinghouse Electric Co. 2nd and
 Howard

ELECTRO-PLATERS.

Deunston's S. F. Plating Works.
 1349-51 Mission
 Golden Welding Works. 355 First
 Merle, A. & Co. Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 1124 Sutter

ENGINEERS, CIVIL.

Morser, E. J. 847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Kohl Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B. Sheldon Bldg.

ESSENTIAL OILS.

Bolderson, A. C. & Co. 2624 Sutter
 Lunders, Geo. & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co. 16 First
 Castle Bros. California and Front
 De Limery, J. C. 1305 Adeline Bldg.
 Jennings, R. P. Cal. Bldg. Union Sq.
 North American Mercantile Co.
 318 Front
 Takemura, K. & Co. 1174 Sutter
 Maldonado & Co. Hansford Block
 Vignier, A. & Co. 615 Battery
 Western Supplies Co. 564 Pacific Bldg.
 Wieland Bros. Inc. 309 Davis

FIREWORKS.

California Fire Works Co. 219 Front

FLORISTS.

Bolard, J. B. Co. Kearny & Post
 Jacquemet, Jos. & Co. 22d & Douglas
 Mann, Alex. Jr. Co., Inc. 1725 Polk
 Slevens Floral Co. 1670 California

FLOUR MILLS.

Sperry Flour Co. 133 Spear
 Stockton Milling Co. 112 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co. 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Berta, A. Co. Market & Eleventh
 March, John 2029 Filbert
 Omev & Goetting. Geary & Polk

FURNITURE.

Bateman, Wm. 1913 Bryant
 Breoner, John Co. 1451 Van Ness
 Cordes Furniture Co. 1537 Bush
 Bunker & Saxe. Eddy & Larkin
 Eastern Outfitting Co. 1970 Mission
 Fredericks, J. Co. 815 Ellis
 Friedman, M. & Co. O'Farrell & Polk
 Guillon Bros. 2086 Market
 Indianapolis Furniture Co. 833 Mission
 Kaskell Furniture Co. 16th & Valencia
 Kreiss, L. & Sons. 1219 Post
 Lavenson-Shiely Co. Webster & Haight
 Moore, Harry J. Furn. Co. 735 Eddy
 Newman Bros Co. 2200 Mission
 Plum, Chas. M. & Co. 1632 California
 Sloane, W. & J. Co. Sutter & Van Ness
 Smith, A. B. Furn. Co. Turk & V. Ness
 Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co. Harrison & 16th
 Wisconsin Furniture Co. 1537 Bush

FURS.

Gassner, Louis. 1524 Bush
 Lieser, H. & Co. 1440 Van Ness Ave
 Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co. 515 Market
 Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co. 357 Ellis
 Day, Thos. Co. 725 Mission
 Haskins, Arthur R. Inc.
 1301 Broadway, Oakland

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son. 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. 158 1st

GAS GENERATORS.

Reichert, Theo. 1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co. 919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn. 345 Haight

GENERAL MERCHANDISE.

Schwabacher Bros. 112 California

GLASS MANUFACTURERS.

Illinois Pacific Glass Co. 15th & Folsom
 Pacific Coast Glass Wks 7th & Irwin
 Pacific Window Glass Co. 1122 Market
 United States Glass Co. 682 Mission

GLOVES.

Moss, Geo. A. 1520 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son. 247 Pine
 California Glue Works. Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker. 204 California
 Whitaker, A. J. 293 Clay

GRAVEL.

Bay Development Co. 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.
 O'Farrell and Van Ness

GROCERS.

City of Hamburg Co., Inc. 118 Oregon
 Clausen, C. 771 Capp
 Cluff, Wm. Co. Spear & Mission
 Dannemark Bros. Jlaight & Scott
 De Bernardi, D. & Co. 16 Pacific
 Foster, S. & Co. 126 Beale
 Getz, M. & Co. 135-141 Main
 Goldberg, Bowen & Co. 1212 Van Ness
 Levaggi, Granuel & Co., Inc. 412 Front
 Haas Bros. 100 California
 Hubrich, Carl A. 301 Devisadero
 Holman, Henry. 2805 Mission
 Hooper & Jennings. 462 Bryant
 Irvine Bros. 1841 Polk
 Lennon, John A. 918 Eddy
 McCullough Co., M. A. 154-156 Sixth
 Meyer, A. & Co. 136 Steuart
 Newbauer, J. H. & Co. 430 Fifth
 Parks Bros & Co. 372 Fifth
 Peters Bros. 901 Cole
 Rathjen Bros. 39 Stockton
 Rothchild, John & Co. 11 Spear
 Smith's Cash Store. 258 Market
 Snook, James A. & Co. 247 Davis
 Tutz, Jos. A. Co. 1931 Fillmore
 Sisman, Wm. & Co. 140 Spear
 Tillman & Bendell. Front & Vallejo
 West, Elliott & Gordon. 500-504 Hayes
 Wellman, Peck & Co. 311-337 East
 Wethered, Wm. Co. 1967 Sutter

GUNS AND AMMUNITION.

Bekeart, Phil B. Co. 717 Market
 Goucher Bros. 513 Market
 Shreve & Barber Co. 1023 Market

HAMMAM BATHS.

Burns, Edw. F. 816 Eddy

HARDWARE.

Arnold Hardware Co. 848 Webster
 Baker & Hamilton. 119 Barry
 Bennett Bros. 541 Haight
 Brittain & Co. 974 Market
 Brown, Chas. & Son. 950 Van Ness
 Brown, The Ralph Co. 5th & Tehama
 California Hdw. & Cut. Co. 812 V. Nes
 Deas, S. J. 1196 Market
 Donnelly, W. J. 11 Stockton
 Dunham, Carrigan & Hayden, 8th & Ks
 Froelich, Christian. Pacific Union Bldg
 Gregory Hdw. Co. 615 Market
 Holbrook, Merrill & Stetson. 827 Mission
 Iis, J. G. & Co. 1182 Market
 Marshall-Newell Supply Co. 146 S. St
 Montague, W. W. & Co. Turk & Polk
 Olympic Arms Co. 555 Van Ness
 Pacific Hdw. & Steel Co. 7th & Twnd
 Palace Hdw. Co. 456 Golden Gate
 Philpott, C. H. 135 Fifth
 Rosekrans, H. & Co. 511 Sixth
 Smith, P. A. Co. 638 Fourth
 Williams Hdw. & Stove Co. 1525 Mkt
 Vant, E. D. Hardware Co. 218 Market
 Wright Hdw. Co. 77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.
 Golden Gate Ave. near Fillmore

Spro Harness & Wagon Co. 307 Mkt

HAT MANUFACTURERS.

California Hat Co. 1420 Howard
 Trieste & Co. 734-738 Mission

HATTERS.

Carroll, Paul T. 706 Market
 Collins, Chas J. 922 Market
 Colman Co. 176 Sutter
 Dillon, Tom. Van Ness Ave & McAllister
 Fannin & Elmendorf. 149 New Montg.
 Fisher & Co. 726 Market
 Herrmann & Co. 1440 Market
 Kline, Louis & Co. 24 Sansone
 Lundstrom, K. A. 1178 Market
 Neusdorffer, J. C. Sons. 909 Fillmore

HAY AND GRAIN.

Anspacher Bros. 1049 Mills Bldg
 Chase, W. W. & Co. 1938 Market
 Miller, W. A. & Co. 268 Market
 Scott & Wagner. 453 Berry
 Somers & Co. Sixth & Irwin
 Vermeil, J. L. 3142 Mission

HORSE SHOEING.

Morrissey, Nicholas. 460 Eighth
 Odea, Martin. 212 Locust Ave

HOTELS.

Hotel St. Francis. Geary & Powell
 Johnson, M. Hotel Robus
 Martin, H. G. 156 Third
 Palace Hotel Co. Fairmont Hotel
 Phillips, H. B. Union Trust Bldg
 Turpin, F. L. Cor Fourth & Howard
 Von der Meiden, G. H. 501 Eighth

HOUSEHOLD UTENSILS.

Wolster & Co. 2973 Folsom

ICE DEALERS.

Consumers Ice Co. 436 Eighth
 Merchants Ice & Cold Storage Co.
 Lombard & Sansone
 National Ice & Cold Storage Co. The
 Union Merchants Ice Delivery Co. 265 Market

ICE CREAM DEALERS.

Harry, J. S. 221 8th

ILLUSTRATORS.

O'Connor, Thos. E. Oakland

IMPORTERS.

American Mercantile Co. 514 Battery
 Cora, A. 478 Jackson
 Western Supplies Co. 564 Pacific Bldg.

INSECT EXTERMINATORS.

Insecticide Co., The. 2110 Bush

INTERIOR DECORATORS.

Schastey & Vollmer. 1930 Van Ness
 United Studios 1415 Post

INSURANCE.

Ahpel, H. C. Co. Union Trust Bldg
 Bertheau, Caesar. 430 California
 Boardman & Spencer. 514 California
 Brown, Edw. & Sons. 210 Sansone
 California Insurance Co. 550 Sacramento
 Christensen & Goodwin. 211 Sansone
 Commercial Union Assurance Co., Ltd.
 Connor, John Sansone and Hallett
 Davis, J. B. F. & Son. Mgmt. & Sact
 Dornin, John C. Kohl Bldg.
 Wm. A. Drennan. 601 Merchants' Ex.
 Duncan & Reifsch. Sansone & Sact
 Ebermans Fund Ins. Co. Cal. & Sanson
 Gutte & Frank. 214 Front
 Herold, Rudolph Jr. 53 Post
 Hilman, John R. & Son. 16 Sansone
 Insurance Co. of N. A. 192 Battery
 Kilgariff & Beaver. 4th & Grant Av.
 Liverpool & Lodon & Globe Ins. Co.
 London & Lancashire Fire Insurance
 Co. 571 Sacramento
 London Assurance Corporation.
 Manheim, Dibbon & Co. 453-455 Mtg
 McDonald & Miles. 211 Sansone
 McNear & Wayman. Sansone & Sact
 Miller, T. L. Pine & Leidesdorf
 Nason, Arthur G. Merchants' Exchange
 New Zealand Insurance Co. 312 Cal
 Northwestern National Fire Ins. Co.
 Pacific Mutual Life Insurance Co. The
 Pacific Surety Co. Sacramento & Sansone
 Palache & Hewitt. 430 California
 Parker, C. M. T. Main & Folsom
 Perrin, Howard. 701 Monadnock Bldg
 Potter, Edw. E. 578 Sacramento
 Preferred Accident Ins Co. 704 Mkt
 Queen Insurance Co. 122 Sansone
 Royal Insurance Co. 122 Sansone
 Rosenthal, Louis. 316 California
 Spierling, Frank. 1306 Post
 Stovel, C. J. 53 Front
 Travelers' Ins. Co. Monadnock Bldg.
 Voss, Conrad & Co. 320 Sansone
 Wanorek, M. 122 Sansone
 C. H. Ward. 211 Sansone
 Watson, Taylor & Sperry. 213 Sansone
 Watt, Bolla V. 122 Sansone
 West Coast Life Ins. Co. 348 Ploe
 Whitely, Henry M. 310 Sansone
 Wilson, Horace. 407 Montgomery

INDIVIDUAL MEMBERS.

Benedict, C. S. Post & Grant Ave.
 Blair, R. K. 165 Fremont
 Briggs, Arthur H. Monadnock Bldg.
 Briggs, H. F. Mgr. Viavi Co. 636 Pine
 Burr, C. Co. 1456 Filbert
 Carpy, Chas. Bank Director. 108 Sutter
 Davis, Andrew M. Merchant, Em-
 porium. Post and Van Ness
 Folger, J. A. Howard and Spear
 Greenbaum, E., Secretary City Ware-
 house Co. Jackson & Rattery
 Greenbaum, M. 740 Mission
 Hale, Marshal, Merchant. 6th & Market
 Hale, P. C. Merchant. 6th & Market
 Hale, R. B. Merchant. 6th & Market
 Harvey, J. W. Gen. Mgr. S. F. Call
 Huntington, P. C. Mgr. Monadnock B.
 King, Homer S., Banker, Bank of Calif.
 Koster, F. J. Cooperator.
 678 Monadnock Bldg.
 Landsberger, Julius A. 338 Pine
 McNicoll, A. J. Elev. Stockton & Reach
 Mackay, Clarence H., Bank Director.
 McCoy, H. J. Sec. Y. M. C. A. 1220 Geary
 McInteehen, Edw. J. 111 Merchants' Ex.
 Moore, S. L. Secy. the I. C. Moore
 Estate Co. 1914 Devisadero
 Painter, Edgar, J. B. Painter Estate.
 Kohl Bldg.
 Sherman, L. S. Sutter and Kearny
 Stillman, Alfred, Secretary Executive
 Committee Board of Fire Underwrit-
 ers. Merchants' Exch. Bldg.
 Symmes, Frank J. Merchant.
 1046 Monadnock Bldg.
 Talbot, W. H. Merchant. Post of Third
 Taylor, H. H. Manager Mills Bldg.
 Thomas, W. W. 210, 268 Market
 Thompson, Beach, The Stanislaus
 Electric Power Co. 909 Kohl Bldg.
 Van Arsdale, W. W., Lumber Dealer.
 2401 Scott
 Veeder, Howard P., The Stanislaus
 Electric Power Co. 909 Kohl Bldg.
 Walker, David F., Bank Director.
 San Mateo, Cal.
 Wright, E. V. 614 Taylor, Alameda

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.....
.....Crocker Bldg.
IRON, ORNAMENTAL.
Sartorius Co.....Fifteenth and Utah
IRON WORKS.

California Iron Yard.....417 Kohl Bldg
Fulton Iron Works.....First & Market
Jackson, Byron, Iron Works.....W. Berkly
Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley.....216 Harrison
Fulton Iron Works.....298 Steuart
Schradet, Otto.....1247 Harrison
Vulcan Iron Works.....604 Missoula

IRON AND STEEL MERCHANTS.

Berger & Carter Co.17th & Mississippi
Doble, Abner Co., Fremont
Taylor & Spottswood Co.19th & Minn.
Woods & Huddart.....356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....310 Sansome
JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....1465 Polk
Solomon, C. Jr.....120 Bush

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.....Sansome and Bush
Mendelson Bros.....439 Turk

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co., 1261 Van Ness Ave
California Jewelry Co., 704 Market
Carran & Green.....1610 Buchanan
Carran & Co.....1341 Van Ness Ave
Diamond Parlor Jew'lry Co., 1429 F'more
Dinkelspiel, J. S.....1021 Van Ness
Dorrance-Battin Co.....Chronicle Bldg
Eisenberg, A. & Co.....Post and Kearny
Glindermann, W.....818 Market
Greenzweig, Geo. & Co.....150 Post
Hall, A. I. & Son.....150 Post
Hammernith & Co., Sutter & Grant Ave
Heringham, Leo.....896 Steiner
Isaacs, Abe.....Phelan Bldg.
Jude, Alphonse Co.....704 Market
Lercher, J. S. & Co.....704 Market
Mayer & Weisenhenk.....717 Market
Nordman Bros.....150 Post
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co., Van Ness & Sacramento
Sorensen, James A. & Co.....715 Market
Vanderslice, W. K. & Co., 1616 V. Ness

JEWELRY SUPPLIES.

Mathews, Roy P. Co.....717 Market
Muhs & Lochbaum Co., 1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co., 398 McAllister
Gantner & Mattern Co., Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co., Cal. & V. Ness
Marks Bros.....Eddy & Fillmore
Magnin, I. & Co., Van Ness & Austin Ave
Schwartz & Goodman.....1545 Fillmore
Paragon, The.....Van Ness Ave & Post

LADIES' TAILORS.

Fiamm, G.....2202 California
Gadner, A.....2378 Pine

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp & Reflector Co., 528 Gough

LAUNDRIES.

Domestic Laundry.....468 25th, Oakland
La Grande Laundry Co., 234 Twelfth
National Laundry Co., 3844 Eighteenth
San Francisco Laundry.....1408 Turk
United States Laundry.....1148 Harrison
White Star Laundry.....385 Eighth
Wormser, S. I.....317 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co., 583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.

Goalinsky & Co.....747 Sansome
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.....431 Battery
Frank, S. H. & Co.....416 Battery
Wagner Leather Co.....Sierra Bldg.
Harpham & Jensen.....624 Washington
Kaufman, Davidson & Semmel, 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....95 Market
Holmes Lime Co.....704 Market

LITHOGRAPHERS.

Britton & Rey.....555 Commercial
Galloway Lithograph Co., 1654 Howard
Schmidt Lithograph Co.....
.....Second and Bryant

LIVERY STABLES.

Christensen, E. C. & Son.....1210 Valencia
Clemens, C. J.....216 Fulton
Kelly, Thomas & Sons.....Pine & Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Albion Lumber Co.....Albion, Calif.
Blyth & Trott.....Spear & Mission
Casper Lumber Co.....810 Kohl Bldg
Collins, Geo. H.....502 California
Dodge, E. J. & Co.....16 California
Dolbeer & Carson Co., Merchants Ex.
Excelsior Redwood Co., 4th & Channel
Ford, Chas. D. Co., Merchants Ex.
Grays Harbor Commercial Co., Foot of Third St
Greenwald, Otto H.....320 Sansome
Hammond Lumber Co., Mchts. Ex. Bldg.
Hihn, E. A. Co.....Santa Cruz
Hobbs-Wall & Co.....633 Howard
Hooper, C. A. & Co.....Baiboa Bldg.

Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co.....20 Howard
Hume, G. W. Co.....268 Market
Jones Lumber Co.....548 Brannan
Jones, Hugh Lumber Co.....
.....Potrero Ave. & Twenty-second
Krusse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....16 California
Papa & Talbot.....Foot of Third St
Renton, Holmes & Co.....116 Battery
Seymour & Elliot.....142 Townsend
Simmons Lumber Co.....112 Market
Slade, S. E. Lumber Co.....112 Market
Soule, John F.....112 Market
Tacoma Mill Co.....310 Sansome
Templeman, Henry.....22 Market
Truckee Lumber Co., 1216 Flood Bldg
Union Lumber Co.....Monadnock Bldg
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wedding, G. X.....James Flood Bldg
Western Redwood Lumber Co., 268 Mkt

MACHINERY AND ENGINEERS' SUPPLIES.

Al-Alexander-Yost Co.....514 Market
Alexander Tool Works.....109 Mission
Boyle, Luey Co.....132 Monadnock Bldg
California Hydraulic Engineering Co.,
.....523 Market
Compressed Air Machinery Co.....143 Beale
Cyclops Iron Works.....Jessie Eckert
Davis, Norris K. Machine Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Goldschmidt-Thermit Co., 432 Folsom
Garratt, W. T. Co., Fremont & Natoma
Harron, Richard & McConne, 461 Market
Henshaw, Bulkley Co.....219 Spear
Hawitt Machinery Co.....37 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co., 19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co.....402 Mission
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co., Monadnock B.
Sanitary Devices Manufacturing Co.,
.....24 Montgomery
Schilling, Adam & Sons.....211 Main
Union Iron Works.....Potrero, S. F.
Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.....604 Turk
Mangrum & Otter.....561 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2356 Green
Coates & Campbell Co.....565 Mission
Cardinal-Vincent Co.....579 Market
Eberhard, Geo. F. Co. The.....
.....330-332 Fremont
Fisher, Chas.....1680 Pine
French & Linforth, Wells Fargo Bldg.
Hughaon & Marten.....418 Market
Luscombe & Isaacs.....1415 Devisadero
McLeod Mercantile Co.....143 Bush
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Pollak, Arnold.....114 Bush
Robinson Bros.....Third & Mission
Sears, H. J.....88 Second
Sallman, Waters H.....2602 Filbert
Simmonds, S. E. Co.....890B Eddy
Western Supplies Co., 564 Pacific Bldg.

MARBLE WORKS.

Musto, Jos. Sons-Kennan Co.....
.....536-555 North Point

MATTRESSES AND UPHOLSTERY.

Bernhard Mattress Co.....122 Utah
Continental Bedding Mfg. Co.....
.....219 San Bruno Ave
Crescent Feather Co., 19th & Harrison
Hegemann, H. M.....1529 Pine
Hoy, John.....Rhode Island & Eighth
Klopstock Bros.....2257 Folsom
McRoskey, L. H.....927 Market

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bullock & Jones.....Post and Kearny
Cluett, Peabody & Co., How'd & Hd. Ct.
Ellis, Milton & Co.....953 Van Ness
Dorey & Cunningham.....11 Market
Greenebaum, Well & Michels.....
.....Mission bet. 3d & 4th
Hansen & Elrick.....1105 Fillmore
Neustadter Bros.....First & Mission
Rogerson, J. C.....3316 22nd
Toggers, The, Montgomery & California
Bernstein, Sam.....1138 Geary

MERCHANT TAILORS.

Grawall, W. L. Co.....704 Market
Harshall, A.....321 Crocker Bldg
Jacobi, J. M. & Co., Sutter and Montg.
Lyons, Chas.....1472 Fillmore
McMahon, Keyer & Stiegler Bros.....
.....892 Van Ness Ave
Martin Bros.....Humboldt Bk. Bldg.
Reld, J. & Son.....943 Van Ness
Rhenstrom, C. H.....2415 Fillmore
Stell, Henry Co.....642 Market
Valentine, R.....724 Market

METAL WORKS.

Finn, John Metal Works.....384 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....3550 Nineteenth
Loewe, Wm. G.....624 Russla Ave
Riverdale Creamery.....1416 Devisadero
S. F. Cream Depot.....Minna near 11th
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....957 Geary
Hinz & Landt.....975 Geary
Holm & Nathan.....Bush & Polk
Muller & Raas Co.....Polk & Bush
New York Millinery.....133 Van Ness
Spencer & Mitau.....1140 Van Ness Ave

MILLWEIGHTS.

Dibert Mfg. Co.....7th & Folsom

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Wittler Medical Springs Co., 647 V. Ness

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.
Bourn, W. B.....2560 Webster
Ralston, W. C.....368 Bush

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co.....1103 Sutter
Heineman, H. M.....1649 Bush
Samter, L. & Sons.....758 Mission

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....Russ Bldg.
Palmer, Sid S.....307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....337 Mission

NUT DEALERS.

Sunset Nut Shelling Co.....427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....860 Mission
Yawman & Erbe Mfg. Co., 712 Mission

OILS.

Porter, W. S.....2029 California
Standard Oil Co.....461 Market

OPTICIANS.

Bertling Optical Co.....1529 Bush
California Optical Co.....181 Post
Chin-Beretta Optical Co., 1821 Fillmore
Hirsch & Kaiser.....218 Post
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co.....636 Market

OVERALLS.

Armer, A. M. & Co.....760 Mission

OYSTER DEALERS.

Darbee & Immel.....1885 Fillmore
Morganham, M. B. Oyster Co., 380 Bran.
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.....Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....816 Mission
Clinch, C. G. & Co.....156 King
Fuller, W. P. & Co.....Beale & Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co., Utah & Fifteenth
Pacific Paint & Varnish Co., 549 Hwrd
Rea, L. A. & Co.....1228 Fillmore
Whittier-Coburn Co., Howard & Beale

PAPER, PAPER BAGS AND PAPER BOXES.

Cal. Paper & Board Mills, 310 California
Cal. Paper Box Co.....3175 Sixteenth
Crown-Columbia Pulp & Paper Co.,
.....728 Montgomery
Fleishacker, A. & Co., Grant Ave. & Bush
Greater San Francisco Paper House.....
.....915 Buchanan
Pacific Coast Paper Co.....545 Mission
In, Bag & Paper Co., 1059 Frkin, Okld
Williar, H. R.....Chronicle Bldg.
Zellerbach, A. & Sons, Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo., 27th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co., 2476 How'd
Law, Herbert E., Vinyl Bldg., 636 Pine
Nat. Pharmacy Co., 957 Bdwy, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co., Turk & V. Ness
Hohl, Samuel.....591 Halght
Waters, R. J. & Co.....833 Ellis
Weldner, Chas.....1539 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....Chronicle Bldg.

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D.....350 Post
Gilbons, Henry Jr., M. D.....350 Post
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.

D'Evelyn, Frederick W., M. D.....
.....Central Building, Polk & Sutter
Palmer, Geo. H., M. D.....2446 Jackson
Pischel, Kaspar, M. D.....1817 California
McNutt, W. F., M. D.....1800 O'Farrell
Regensburger, Martin, M. D., 2376 Clay
Rosenstirn, Julius, M. D.....1424 Gough
Rosenthal, C. H., M. D.....636 Baker
Sherman, Harry M., Union Sq. Bldg.
Veckl, Victor G., M. D.....1408 Geary
Ward, Jas. W., M. D.....1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son, McAllister & Van Ness
Curtaz, Benk & Son, 1615 Van Ness
Dettemeler Piano Co.....835 Valencia
Eilers Music Co.....1130 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Manzy, Byron.....1176 O'Farrell
Pierce, Walter S. & Co.....689 14th
Sherman-Clay Co.....Kearny & Sutter

PICKLE MANUFACTURERS.

Fisher Packing Co.....

PLUMBERS.

Ickelheimer Bros.....1115 Sutter
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....602 Clay
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.....543 Mission
Tay, George H. Co.....Mission & 2nd

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Cudahy Packing Co.....Sacramento
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co.,
.....407 Front
Western Meat Co.....6th & Townsend
Wilfert Bros.....5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.....318 Scott
O'Brien & Spatorno, 1212 Golden Gate
Tiddy, Richard.....1119 Post

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.,
.....Chronicle Bldg.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....
.....Mission and First

PRINTERS.

Atthowe & Co., 1537 Ashby Ave., Erklly.
Barry, J. H. Co., 214 Leavenworth
Bent & Meyerders.....20 Silver
Brunt, Walter N. Co.....391 Jessie
City Printing Co.....747 Market
Crackpan, F. A.....Grove & Polk
Dempter Bros.....447 Minna
Freygang Printing Co.....1322 Howard
Gilmartin Co., The.....46 Eckert
Kohlberg-Cassina Co., 967 Golden Gate
Monahan, John & Co.....311 Battery
Murdoch Press.....68 Fremont
Myself-Rollins Bank, Note Co., 22 Clay
Pacific Ptg. & Eng. Co., 1578 Market
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co., 1617 Mission
Spaulding-Grault Co.....912 Howard
Tibbets, H. C.....1590 Geary
Torres, Jos. M.....Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....645-653 Battery

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.....92 Seventh

PROPERTY OWNERS.

Crocker Estate Co.....Crocker Bldg.
Flood, James L.....James Flood Bldg
Hawes, D.....Orange, Cal
Holmes Investment Co., The.....
.....1045 Monadnock Bldg
Law, Hartland.....636 Pine
Marye, Geo. T. Jr.....345 Haight
Newbauer, H. W.....1914 Sacramento
Perrott, John.....502 California
Payson, A. H.....Santa Fe Office
Quinn, John E.....1221 Polk
Runyon, E. W.....515 Monadnock Bldg
Schussler, H.....375 Sutter
Shiels Estate Co.....1380 Sutter
Stevens, Martin.....282 Bush
Wilson, A. W.....Turk and Taylor

PUBLIC WEIGHERS.

McKenna, Jas F.....Third-St. Wharf
Ordway, W. C.....Sixth and Yuma

PUBLISHERS.

Commercial News Pub. Co.....
.....573 Commercial
Mitchell, Edw. H.....3363 Army
Mitchell, J. H.....2046 Center, Berkeley
Williams, E. C.....Sixteenth & Mission
Wood, Andrew Y.....130 McAllister

PUMPING MACHINERY.

Byron Jackson Machine Works.....
.....Fremont & Mission
Dow, Geo. E. Pumping Engine Co.,
.....First & Howard
Platt Iron Works Co., 206 Sheldon Bldg.
Price, G. W. Pump Co.....23 Stevenson

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.....1209 Sutter
American Real Estate Co.....23 Mont'y

Armstrong-Quailman Co., Russ Bldg.
 Aronson Realty Co., 160 Sutter
 Babin, Landry C. Co., 423 Kearny
 Baldwin & Howell, 318 Kearny
 Baldwin & Stetson, 147 Sutter
 Bauecroft, Paul, Chronicle Bldg.
 Bew, Geo. E. & Co., 129 Sutter
 Boardman Bros. & Co., 508 California
 Bonfield, Jeffress & Ryan, 49 Post
 Bovee, Toy & Co., 111 Montgomery
 Brandon Julian R., Cal. & Fillmore
 Browne, R. S. & Co., 429 Sutter
 Bull, Fred A., 251 Kearny
 Burdham & Marsh Co., 36 Kearny
 Bush, David & Son, 217 Russ Bldg.
 Clark, Curran, Russ Bldg.
 Clark, John, 124 Montgomery
 Cline Bros., 255 Montgomery
 Coffey, H. E., 1244 Masonic Ave.
 Cowden, J. B., 339 Montgomery
 Cranston, Belvel & Dwyer, 573 Cal.
 Crim, W. H. & Co., Monadnock Bldg.
 Cunniff, White, 119 Third
 Dunbar, F. A., 918 Monadnock Bldg.
 Easton, Wendell, 209 Monadnock Bldg.
 Ehrenpfort, Wm., 891 Fillmore
 Ferguson-Breuner Co., 261 Market
 Fisher, Chas. W., 490 Haight
 Gelsman, Wm., 1300 Golden Gate Ave.
 Grady, John H., 3526 Twenty-fourth
 Grothwell, L. & Co., 414 Kearny
 Harrigan, Weidenmuller & Rosenstirn,
 Inc., 345 Montgomery
 Healy & Gillespie, 244 Church
 Hendrickson, Wm. & Co., Shreve Bldg.
 Hensley-Gree Co., 35 Van Ness Ave.
 Hermann, Oscar & Hro., 113 Monty
 Hoag & Lansdale, 243 Bush
 Hooker & Lott, First & Market
 Inverness Land & W. Co., 255 Montgomery
 Jacques & Thaler, 16th & Guerrero
 Joost Sons & Co., 16th & Guerrero
 Kahn & Feder, 329 Kearny
 Kane & Co., 217 Montgomery
 Kell Estate Co., 1209 Flood Bldg.
 Kendrick, Chas. H., 1284 Market
 Langrebe, McNevin & Jones, 408 Kearny
 Lehnert, J. H., 417 Montgomery
 Lichtenstein Bros. Co., 268 Market
 Lyon & Hoag, 636 Market
 Mackenzie & Underhill, 106 Merch. Ex.
 Madison & Burke, 30 Montgomery
 Magee, Thos. & Sons, 22 Geary
 Martin, Walter S., Call Bldg.
 Marston, Frank W., Col. Marston Bldg.
 McElroy, R. D., 704 Market
 McGraw, John & Co., 232 Montgomery
 McGerry, W. B. & Co., 41 Montgomery
 McLeod Co., C. P., Inc., 2687 Mission
 McMahan, Mabry, 412 Market
 McMahon, O. L. & Co., 1256 Sutter
 Middleton, J. H., Pacific Bldg.
 Mooser & St. Germain, 1354 Polk
 McNeill, D. R. Realty Co., 2004 Delaware, Berkeley
 Nelson, Johnson & Co., 810 Van Ness
 Norie-Haars Co., 104 Montgomery
 Oliver, P. B. & Co., 104 Montgomery
 Partridge, John, 383 Monadnock
 Parkett, Jas. J., 2104 Market
 Pon, Albert J., 1012 Fillmore
 Powers, J. C. & Co., 761 Fillmore
 Realty Syndicate, 1218 Bdw. Oakland
 Rich, A. J. & Co., 121 Sutter
 Rucker, Jos. H. & Co., 49 Post
 Russell, Chas. B., 222 Kohl Bldg.
 Sachs, Sanford, 2027 Sutter
 Sage, O. G., Mills Bldg.
 S. F. & Suburban Home Bldg. Society
 Schrott Co., The, 251 Kearny
 Schmitz, L. A., 3321 Twenty-first
 Scofield, Leonidas J., 26 Montgomery
 Shalwald, Buckbee & Co., 27 Monty
 Skelton, E. W., 229 Montgomery
 Speck-Faschel Co., 484 Geary
 Strassburger, I. & Co., 484 California
 Stine, O. C., 23 Montgomery
 Strong, Belden & Farr, 45 Post
 Truman & Rodgers, 147 Sutter
 Trust, W. P., 20 Montgomery
 Umhson, G. H. & Co., 20 Montgomery
 Von Rhein Real Estate Co., 51 Geary
 Wayman, Guy T., Mills Bldg.
 Weck, F. A. Realty Co., Berkeley
 Wehe, A. W., Metropolis Bldg.
 Weissbein Bros., 141 Sutter
 Whittell, George Jr., 75 Sutter
 Williams & Surryhne, 114 Sutter
 Wolf & Hollman, 327 Kearny

REAL ESTATE AND INSURANCE.
 Clarence M. Mann, 318-324 Kearney
 Wright & Greene, 318-324 Kearney

RECREATION GROUNDS.
 Herman, R., Harbor View Park
REFINERIES.
 Selby Smelting & Lead Works, 8th Floor
 Merchants' Exchange, 8th Floor

RESTAURANTS.
 Bay State Restaurant, 29 Stockton
 Blanco, A. B., 863 O'Farrell
 Christensen, M. A. C., 870 Mission
 Louis Fashion Restaurant, 22 Sansome
 Gallindo, F. B., 1018 Van Ness Ave.
 Kilborn & Hayden, 34 Market
 Krone, F. W., 911 O'Farrell
 Loran, C. G., 50 Eddy
 Louvree, The, Fillmore & Eddy
 Petersen, Jacob, 19 Market
 Pouchan, G. & Co., 497 Golden Gate
 Ravn & Karstensen, 131 Market
 Swain Company, 1241 Van Ness
 Techau, R. J., 662 Pacific Bldg.
 Techau, R. J., 662 Pacific Bldg.
 Westerfeld, P. & Co., 1830 Haight
 Zinkand, Chas. A., San Rafael

RIGGERS.
 Smith & Rice Co., 118 Howard
ROOFING AND BUILDING PAPER.
 Paraffine Paint Co., 1439 Merch. Ex.
 Pacific Redding & Roofing Co., 379 Monadnock

RUBBER GOODS.
 Bowers Rubber Works, 62 Sacramento
 Goodyear Rubber Co., 573-579 Market
 Gorham Rubber Co., 50 Fremont
 Winslow, C. R. & Co., 658 Howard
RUBBER STAMPS, SIGNS & STENCILS.
 Morse, Klinkner Co., 1212 Market
 Patrick & Co., 126 Bush

RUBBER AND COFFEE GROWERS.
 Hidalgo Plantation & Commercial Co.,
 La Zazuelpa Rubber Plantation Co.,
 California Rubber Plantation Co.,
 Russian Bldg.

RUG MANUFACTURERS.
 California Rug Co., 3147 Lombard

SAFES.
 Freeman, Brewster & McCabe, 455 Golden Gate Ave.
 Herring-Hall-Marvin Safe Co.,
 Hermann Safe Co., The, 126 Folsom
 Parcells Safe Co., 577 Market

SAW WORKS.
 California Saw Works, 721 Brannan
 Simonds Mfg. Co., 368 Sixth, Oakland
SCHOOL AND KINDERGARTEN SUPPLIES.
 Bradley, Milton Co., 147 Grove
 Weber, C. F. & Co., 1161 Polk

SCHOOL BOOK PUBLISHERS.
 Doubt & Co., 717 Market
 Ginn & Co., 717 Market
SCREEN WORKS.
 Quick, John W., 1218 Haight

SEEDS AND GRAIN.
 Bowen, E. J., Est. of, 1944 Webster
SEEDS AND PRODUCE.
 Volkman, Chas M & Co., Some & B'way

SEED GROWERS.
 Metson, W. H. & Co., 333 Kearny
 Morse, C. C. & Co., 48-56 Clay
SEWER PIPE AND TERRA COTTA.
 Clark, N. & Sons, 17 Spear
 Steiger Terra Cotta & Pottery Works,
 Eighteenth & Division

SEWING MACHINES.
 Cohen's, I. S. Sons, 1616 O'Farrell
 Evans, J. W., 1658 O'Farrell
 Jackson, W. E., 414 Polk
 Singer Mfg. Co., 17 Jones
 White Sewing Machine Co., 1478 Market
 Wilcox & Gibbs, 570 Sutter

SHEET IRON AND PIPES.
 Smith, Francis & Co., 61 Fremont
SHEET METAL WORKS.
 Cronan, W., 19-23 City Hall Ave.
 Delano Bros., 70 Spear
 Shields, Thos., 571 Mission

SHIP BUILDERS.
 Boole, W. A. & Son, Inc., 112 Market
 Pacific Shipyard & Ways Co.,
 Alameda Point, 12 East
 Turner, Matthew, 14 Steuart
 Whelan, Jas. J., 110 Main

SHIP CHANDLERS.
 Foard-Barstow Ship Chandlery Co.,
 138 Steuart
 Josselyn, G. M. & Co., 25-33 Main
 Sellers, Madison & Co., 96 Market
 Weeks-Howe-Emerson Co., 61 Market

SHIPPING AND COMMISSION.
 Alexander & Baldwin, 426 California
 American Trading Co., Monadnock Bldg.
 Balfour, Guthrie Co., 320 Sansome
 Barneson, Hibbard Co., Cal. & Front
 Bates & Chesbrough, Mer. Ex. Bldg.
 Bowring & Co., California and Front
 Dempster & Son, Merchants' Exchange
 Gale Bros., 408 Davis
 Grace, W. R. & Co., 612 California
 Herrmann, Geo. Co., 310 Sacramento
 Johnson-Locke Mercantile Co., 213 Sansome
 Lund, Henry & Co., California & Front
 Mitsui & Co., Merchants' Exchange
 Meyer, Wilson & Co., Alaska Commercial Bldg.
 Morse, Ferguson & Co., 690 Commercial
 Newhall, H. M. & Co., 114 Battery
 Otis, McAllister & Co., 310 Sansome
 Parrott & Co., 204 California
 Plummer, Geo. E. & Co., 54 Steuart
 Port Costa Milling Co., 210 Battery
 Spreckels, J. D. & Bros. Co., 58 Clay
 Williams, Dimond & Co., 310 Sansome

SHIPSMTS.
 Chrestoffersen & Tway, 420 Beale
SHIRT MANUFACTURERS.
 Eloesser-Heynemann Co., 77 Battery
 Ulman, Selligsohn & Brown,
 149 New Montgomery

SHOE GOODS.
 Dolliver Bros., Mission and Second
SICK ROOM GOODS.
 Goodban, F. E., 1306 Gough

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 Carlson-Currier Co., Bush and Sansome

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 Schwabacher-Frey Stationery Co.,
 42-44 Sutter
 Standard Office Sup. Co., 603 Mont.
 Upham, Isaac Co., 104 Battery

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 Ohmen Engine Works, 17th & Capp
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 California Transportation Co.,
 Jackson-St. Wharf
 Capelle, Robert, 250 Powell
 Cook, Thos. & Son, 32 Powell
 Etuare Patrizi & Co., 23 Mont. Ave.
 Fugazi, Cav. Uff. J. F., 628 Montgomery
 Hamburg-American Line, 908 Market
 Pacific Coast Steamship Co., 112 Market
 Pacific Mail Steamship Co., Flood Bldg.
 Toyo Kisen Kaisha, Flood Bldg.
 Monticello Steamship Co., Ferry Bldg.
 Northern Commercial Co., 320 Sansome
 Occidental & Oriental S.S. Co., Flood B.
 S. F. Dry Dock Co., 310 California
 Shipowners' and Merchants' Tugboat
 Co., 210 California
 Wells Fargo & Co. Express,
 Second and Mission
 Zappettini & Perasso, 1 Mont. Av.

STEVEDORES.
 Eachen & Minor, 46 Steuart
STORE AND OFFICE FIXTURES.
 Fink & Schindler Co., 218 Thirteenth
 Simmen, John, 70 Rausch

STOVE AND IRON FOUNDRIES.
 Graham, James Mfg. Co., 27 Minna
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 Walters & Co., 1834 Geary
SURVEYING AND NAUTICAL INSTRUMENTS.
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 Ford, C. W. R. & Co., 164 Sutter
 Reiss Bros. Co., 114 Kearny

TANNERS.
 Eagle Tannery, 26th & San Bruno Ave.
 Legalle-Hellwig Tanning Co.,
 Sixth Ave. South, South S. F.
 Norton Tanning Co., 316 Clay
TEAS, COFFEES AND SPICES.
 Brandenstein, M. J. & Co., 126 Mission
 Caswell, Geo. W. & Co., 530 Folsom
 Folger, J. A. & Co., Howard & Spear
 Grandjean, Henry, 359 2nd, Oakland
 Gultard & Co., Inc., Harrison & Ritch
 Hills Bros., 646 Howard
 Jones-Paddock Co., 228 Fremont
 Schilling, A. & Co., 2d & Folsom
 Thierbach, Chas. F. Co., 443-447 Battery
 Tyler, S. H. & Son, 3d & Harrison

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 Pacific States Tel. & Tel. Co.,
 Shreve Bldg.
TENTS AND AWNINGS.
 Ames-Harris-Neville Co., 607-609 Front

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 Orpheum Circuit Co., Ellis & Fillmore
THERMIT SUPPLIES.
 Goldschmidt Thermit Co., 432 Folsom

TIMBER PRESERVING.
 S. F. Timber Preserving Co., 17th & Ill.
TIN PLATE MANUFACTURERS.
 Williams, I. B., 918 Crocker Bldg.

TITLE INSURANCE.
 Cal. Title Insurance & Trust Co.,
 Kohl Bldg.

TOWEL COMPANIES.
 Galland Mercantile Laundry, 317 Eighth
 S. F. Towel Co., 618 Gough

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 Sadler & Co., 782 Mission

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TRUNKS.
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 Malm, C. A. & Co., 266 Bush
 Oppenheimer, James, 842 Market
 Pacific Trunk & Bag Co.,
 Front & Commercial

TYPEWRITERS AND SUPPLIES.
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 Bornemann, Geo. C. Co., 546 Market
 Revalk, R. E. & Co., 432 Market

UNDERTAKERS.
 Gray, N. & Co., 2198 Geary
 Maas, H. F. Co., 1335 Golden Gate Ave.

UNDERTAKERS' SUPPLIES.
 Cal. Casket Co., 959 Mission

UNDERWEAR.
 Daimel Linen Mesh System Co.,
 1107 Van Ness Ave.

UNIFORMS AND REGALIA.
 Litchfield, J. M. & Co., 280 Seventh
 Pasquale, B. & Co., Turk & Webster

VARNISH MANUFACTURERS.
 Berry Bros., 568 Howard

WAGON AND CARRIAGE MATERIALS.
 Holt Bros. Co., 914 Folsom

WAGON MAKERS' SUPPLIES.
 Waterhouse & Lester Co., 534 Howard

WALL PAPER AND MOLDINGS.
 Quadt, John, 10th & Market
 Tozer, L. & Son, 1527 Pine
 Uhl Bros., 717 Market

WAREHOUSES.
 De Pue, E. J., Merchants' Ex. Bldg.
 Granger's Business Ass'n., Mer. Ex.
 Haslett Warehouse Co., 105 Townsend
 Lombard Warehouse Co., 204 Cal.
 Morse, I. H., Lombard & Battery
 S. F. Warehouse Co., 35 Second
 Schieff, John C., 21st & Indiana
 South End Warehouse Co., 2d & T'send

WELSCHACH MANTELS AND SUPPLIES.
 Welsbach Co., 357 McAllister

WINES AND LIQUORS.
 Ahrens, Bullwinkel Co., 1st & Harrison
 Arnold, B. & Co., Townsend & Stanford
 Bibb, Sam & Co., 1213 Sutter
 Braunschweiger Co.,
 California Wine Ass'n., 3d & T'send
 Cerruti Mercantile Co., 435 Washington
 Chapman & Wilberforce, 705 Sansome
 Chavallier, F. Co., 246-256 Mission
 Crown Distilleries, 19 Minna
 French-American Wine Co.,
 1821 Harrison
 Golden Eagle Dis. Co., 267 Devisadero
 Gundlach Bundschu Wine Co.,
 25 California

GRAUERHOLZ, H. J., 2450 Mission
HERRSCHER, Jos. Co., Front & Merchant
HOTALING, A. P. & Co., 429 Jackson
ITALIAN-SWISS AGRICULTURAL COLONY.
JESSE MOORE HUNT CO., 2nd & Howard
JONES, MUNDY & CO., Monadnock Bldg
KUHL-SCHWARKE & CO., 7 Spear
LECHMAN & JACOB, 706 Sansome
LEVENTHAL BROS., 2121 Folsom
LEVY, SIMON CO., 346 Wash.
LILLESTOLE, O. L., 2nd & Jessie
LIVINGSTON & CO., 3443 Seventeenth
LIVINGSTON, M. A., 1842 Golden Gate
LUBBEN, JOHN, Drumm & Merchant
LYONS, E. G. & RAAS CO., 430 Bryant
MARTINON, E., 714 Montgomery
MCDONALD & COHN, 520 Valencia
MCLEOD HATJE CO., 2499 Seventeenth
MELNECKE, CHAS. & CO., 314 Sacramento
NABER, ALFRED & BRUNE, 825 Mission
NAPA & SONOMA WINE CO., 112 Tenth
PACIFIC, E. E. & CO., 14th & Market
RATHJEN CO., 3249 Fillmore
REPSOLD, A. & CO., 22 Davis
REINSTRÖM BROS., 347 Davis
ROSENBLATT CO., The, Second & Folsom
RHYNER, CHAS., Folsom & Army
SCHILLING, C. & CO., 20th & Minnesota
SCHLESINGER & BENDER, 54-56 Pine
SHERWOOD & SHERWOOD, 54-56 Pine
SHULTZ, WM. A., 318 Walnut
SIEB, BOQUERAZ & CO., 609 Mission
SIEBE BROS. & PLAGEMAN, 424 Battery
SROUFE, JOHN & CO., 659 Devisadero
SUTTER HOME WINE DIS. CO., 321 Front
SWISS-AMERICAN WINE CO., 530 Wash'n
VAN BERGEN, N. & CO., 340 Wash'n
WENIGER, P. J. & CO., Van Ness & Ellis
WETMORE, BOWEN CO., 42 Davis
WICHMAN, LUTGEN & CO., Clay & Bat'y

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 American Steel & W. Co., 16 & Folsom
 Pacific Steel & Wire Co., 1st & Mission
 Roehling's, John A. Sons Co., 202 2d

WOOD DEALERS.
 Independent Wood Co., 1109 Battery

WOOD AND WILLOW WARE.
 Heyman-Veill Co., The, 720 Mission
 Lake & Co., Inc., Ross Valley
 Levenson Co., Pine & Front

WOOL.
 Koshland, S. Co., 310 Sansome
 S. F. Wool Sorting & Scouring Co.,
 17 Geary
 Tryon, E. H., Monadnock Bldg.

WOOLEN MANUFACTURERS.
 Sheideman, B., 1540 Fillmore

WRECKERS.
 Whitelaw Wrecking Co., 336 Main

YEAST AND VINEGAR MANFRS.
 Consumers' Y. & V. Co., 690 Grove
 Golden Gate Compressed Yeast Co.,
 2401 Fillmore

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Bribery-Bought Franchises Ought to Be Void.

As long as corruption of public servants is as profitable as it is at present, men can always be found immoral enough to practice it and nifty enough to take their chances of prosecution. If public franchises could be annulled on proof that they had been corruptly got, corporations would not invest bribes in them, for franchises so obtained could not be made the basis of marketable securities. The criminal law is good as far as it goes, but we should never allow the fear of punishment for crime to be dulled by the hope of its profits. We do not let the burglar keep his loot if we can help it. When we permit a corrupt and corrupting corporation to keep and enjoy the extremely high wages of its sin, we are encouraging it to go and sin some more, and saying to others: "Go thou and do likewise."

Keep the Down-Town Sidewalks Cleaned Up.

San Francisco is the main retail trade center of California. People like to come from the hot valleys of the interior to the cool city to do their shopping in its great stores. The managers of most of those stores are eagerly looking forward to the time when they can return from their temporary quarters to the beautiful new buildings on or near their old locations in the down town district. When they do return they will constitute as of old the City's main attraction.

Anything that delays that return, delays the complete rehabilitation of San Francisco—puts off the time when its prosperity shall be restored and when its interrupted growth shall begin again. At present, merchants fear the dust nuisance, the dirty sidewalks the obstructions of rebuilding operations. It is the duty of the Board of Works to see to it that streets and sidewalks are not unnecessarily obstructed and to compel contractors to keep material off the sidewalks and remove the rubbish as fast as it accumulates. This is a vital necessity of the present situation, and one with which pull, good-fellowship and the hope of votes should not be allowed to interfere.

City Is Lucky to Have Dr. Blue Another Year.

San Franciscans that are intelligent and properly informed about the local health situation, will be glad to learn that Dr. Blue and his assistants are to continue their invaluable services to this City for at least another year. Surgeon-General Wyman could have sent us no better news, except that plague among the rats had entirely disappeared, and that news we shall probably have very soon if the public continues its co-operation with the sanitary authorities.

The Nuisance of "Loans to Salaried Men."

Few things cause more annoyance to business houses than the trade of lending money to salaried employees, and it seems to be growing in the community. Under the conditions imposed on borrowers of this class a ten-dollar loan soon becomes a 200-dollar debt, and the resulting embarrassment and hardship tend, where several employees are in difficulties at once, to work a general demoralization.

The best conducted business houses would rather make advances on salaries where there is real need of it than see their employees become the prey of loan sharks. Some concerted action might well be taken to protect employers and employees alike against this form of annoyance and loss.

Keeping Cities in Health.

The following rules should be given publicity by every local Board of Health:

Screen all food and keep flies away from it. Keep the streets clean.

Keep stable manure, breeding place for flies, in a vault or pit or screened inclosure and sprinkle its surface with chloride of lime.

Quickly cover up food after a meal and bury or burn table refuse.

Keep damp cloths near meat dishes, milk jugs and other food receptacles.

Burn pyrethrum powder in the house. It will kill most of the flies and those it does not will fall stunned, when they may be swept up and burned. Sticky fly papers are a second-rate palliative.

Remember that the exposure of any kind of refuse near a dwelling furnishes a breeding place for flies, and if food is exposed the flies will deposit germs upon it.

One way suggested of driving away flies is by the use of the flower of the mignonette. The delicate perfume of this old-fashioned plant, so pleasing to most human beings, is said to be poison to the fly. If the blossoms are scattered freely about the house it is said that the flies will desert.—Midland Municipalities.

How can California ask Eastern people to use "Made in California" goods when we don't do it ourselves? We not only don't use our dried fruits and other products as we should, but when people from the East are here we do not know enough about the value of our products to intelligently recommend them.—Retail Grocers' Advocate.

How many rats are you supporting now?

What Are Your Present Whereabouts?

The editor of the Review makes every effort to keep the membership list complete and accurate, but he is no clairvoyant, and if members move without notifying him he can hardly be expected to change addresses for them and get the new streets and numbers right merely by guessing. Information is much better in such cases.

ELIMINATING PARTY NAMES FROM MUNICIPAL ELECTIONS.

Old Label's Hold on the Voter Is Too Strong, Even When He Is Intelligent, and Should Be Broken by Law.

San Francisco has endeavored to eliminate partisan influence from municipal elections by providing a separate election day. Robert Treat Paine, Jr., of the National Municipal League, has this to say about eliminating party names from municipal elections:

"The party has been in existence for a generation or more—many generations for the Democratic party—and too many men are brought up in a party and could not be bribed or reasoned out of it. When they see their party tag upon the ballot they will vote for it; and many times, in many cases, it means that just those who know least about the city, who are ignorant of the vital local issues, are most apt to vote in the stimulated excitement of party feeling and become the deciding elements in the election of nominees of parties to run the city government.

"If you have a primary candidate of the Democratic party and of the Republican party, the chances are that the majority of voters when at the polls will vote for the man who belongs to their own party. Inevitably, the good citizen, the reformer, is handicapped from the start by that dominating power. The only way is to abolish, to forbid absolutely, national parties in city elections.

"One objection offered to forbidding party designations upon the ballot is that you thereby eliminate knowledge as to the candidates. That can be answered in this way: Barring out all national party designations does not mean that you bar out such other designations as may be required to give information—such a phrase as may be necessary of six words or a dozen, or a whole page, if necessary, showing the platform or the principles upon which each candidate wishes to stand with reference, not to the nation, but specifically to the city.

"Mere party designations allow candidates to dodge or avoid a declaration as to their attitude upon vital principles of local application or, even worse, allow them to be men of no municipal principle whatever. So, prohibiting national party designations would not deprive us of knowledge except of national partisanship, which is irrelevant or antagonistic to the issues in question; it would open the way to that knowledge which is available, which is valuable, which is necessary to the correct selection of the man who publicly stands for the right principles in city elections.

"Experience is about the best teacher, and I think that it has been proved in Canada, where, in the cities, party designations are eliminated, that the knowledge of the voters is not thereby decreased or diminished. Candidates stand there for certain principles with reference to the city."

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Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ❀

REVIEW

❀ DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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VOL. 13

SAN FRANCISCO, CAL., OCTOBER, 1908.

No. 146

ORDINANCE TO REGULATE OPENING OF PAVEMENTS

Merchants' Association Measure Will Soon be Ready for Enactment by the Supervisors

The Merchants' Association ordinance regulating the opening of trenches in the public streets by light and water companies is almost ready for transmission to the Supervisors. Certain minor changes have been suggested by the Board of Public Works, which, it is believed, will be beneficial, and they have been incorporated in the proposed measure.

In preparing this ordinance the Merchants' Association feels that it is rendering one of the best possible services to the City, as the tearing up of the streets by successive gangs laying mains and conduits, with the bad repairs that too often follow, is one of the worst nuisances of which the merchants of San Francisco have to complain.

TRADE EXCURSIONS MAY BE BROUGHT TO SAN FRANCISCO

The Committee on Promotion of Trade is gathering information regarding the operation of out of town merchants' excursions to buying centers.

These excursions are conducted by organizations in several eastern cities with good results. If it is found that they can be successfully and practically managed from the jobbing territory of San Francisco the Association may endeavor to provide for such Spring and Fall journeys to this City.

ONE MEMBER'S OPINION OF THE ASSOCIATION'S WORK

San Francisco, Sept. 16, 1908.

Merchants' Association, San Francisco:

Gentlemen—I enclose check for dues for year in advance, and this will save the collector many trips.

I consider the Association one of the best helps this City has towards the upbuilding of the City and establishing its credit.

Yours very truly,

I. J. TRUMAN.

It is gratifying to receive at this time such a letter as the one printed above, and doubly gratifying because of the fact that Mr. Truman has long been a member of the Merchants' Association, through another firm, and has been thoroughly familiar with its work during many years.

MOVEMENT TO IMPROVE LIGHTING OF THE CITY

Association's Committee is Now at Work Studying the Needs of the Various Districts

The Committee on Street Lighting, of the Merchants' Association, has been doing yeoman service for the people of some of the residence districts by going over the lighting arrangements with a view to studying out improvements. At the head of this committee is W. D. Fennimore, whose experience in helping to devise a lighting scheme for the Permanent Down Town Association, has given him peculiar qualifications for the work. The needs of the following districts have been carefully examined:

Down town, north of Market Street, south of Market Street, Western Addition, North Beach, Ashbury Heights, Panhandle, part of the Pope Tract, Holly Park, Excelsior Homestead and part of the Mission, noting particularly Polk Street, Van Ness Avenue, Fillmore and Devisadero Streets, Haight Street from Central Avenue to Stanyan, McAllister Street from Van Ness Avenue to Devisadero, California Street from Van Ness Avenue to Baker, Union Street from Montgomery Avenue to Franklin Street, all of Montgomery Avenue, Kearny Street from Geary to Pacific Street, Market Street from Kearny to Valencia Street, Valencia to its end, and Mission Street from Seventh Street to Crescent Avenue.

The committee has found that in the matter of distribution parts of some districts

are over-lighted, while other parts and other districts are very poorly supplied, making necessary some method of equalization.

A special design for lamp posts for the residence and suburban neighborhoods, artistic but less expensive than the one adopted for lighting the down-town streets, has been drafted.

REVISION OF THE TARIFF RECEIVES SOME ATTENTION

Commercial Bodies Will Soon be Ready to Forward a Report to Congress

The Merchants' Association's Committee on Tariff Revision, of which Mr. Percy T. Morgan is chairman, has been active in the matter entrusted to it and has represented the Association at meetings of the general committee of the commercial bodies. In September a general meeting was held at which Representative Needham appeared. He advised strongly against sending lawyers to represent producers before the Ways and Means Committee of Congress, and suggested that only the needs of leading California products be taken up, and by men directly interested in them.

On motion of Mr. Morgan, representing the Association, it was decided that all the sub-committees should file reports with the Executive Committee not later than October 20th, and that a general meeting should be called October 26th, to consider and pass upon the reports. A complete report will then be formulated and submitted to the Ways and Means Committee.

ASSOCIATION ATTACKS THE MISSING-SIDEWALK NUISANCE

Names Ninety-Four Places Down Town Where the Law Has Not Yet Been Enforced

Tired of the delay on the part of some property owners in constructing sidewalks down-town and the continued inconvenience and loss of business to merchants arising from it, the Merchants' Association has addressed the following communication to the Board of Public Works:

San Francisco, Cal., Sept. 17, 1908.—To the Honorable Board of Public Works, City and County of San Francisco—Gentlemen: The Merchants' Association has recently caused an inspection to be made of the district north of Market street to Broadway and east of Kearny street, and the district south of Market street to Harrison street, from East street to Third street, and we hand you

herewith a list of ninety-four places within the above two down-town districts where there are no sidewalks.

We respectfully call your attention to Ordinance No. 372 (new series), adopted March 2, 1908, which requires all sidewalks missing or out of repair within a given district, in what is known as "the Burnt District," to be constructed or reconstructed before May 1, 1908.

Soon after this ordinance was passed we submitted to your honorable board a list of places within the down-town district where there were no sidewalks. The list that we hand you today shows that Ordinance No. 372 has not been complied with.

The two districts above referred to have been,

to a very considerable extent, rebuilt and are occupied by firms now actively engaged in business. It is necessary for the business of these firms, as well as the convenience of the public, that pedestrians should have means of easy access to and from streets in this district. We submit that your honorable board has shown all possible leniency to the property owners in respect to the reconstruction of these sidewalks. Ample time has been given them to lay new sidewalks, particularly in view of the fact that the ordinance permits the owners of vacant lots or temporary buildings to lay temporary wooden sidewalks in front of their premises and maintain them until May 1, 1910.

It is the general feeling that any person owning property as valuable as that in these districts referred to can afford to lay sidewalks in front of such property, whether it is improved or not.

We therefore earnestly request that immediate action be taken by your honorable board to compel property owners to lay sidewalks at the places designated in the attached list and that drastic steps be taken, if necessary, to secure prompt compliance with the ordinance in order that all the streets in the down-town section may be furnished

with sidewalks before the rains begin, after which time some of these places will be impassable.

The list submitted herewith contains only those places where there are no sidewalks. There are numerous other places where old sidewalks still exist, but are either sunken or broken so much that they are out of repair, and, in some cases, even dangerous.

We shall, at a later date, furnish your honorable board with a list of such of these sidewalks as require repairs; but, at the present time, we consider the most pressing need the construction of sidewalks where none exist.

May we ask your prompt attention to this matter, in behalf of the business community in this section of the city?

At the expiration of thirty days we shall be pleased to again furnish you with a list of those sidewalks that may not have been constructed up to that time. Very respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King,

Secretary.

Andrew M. Davis,

President.

Following are the enclosures:

LIST OF PLACES SOUTH OF MARKET.

STREET	From	To	LOCATION WITHOUT SIDEWALK
First	Folsom	Harrison	West
First	Folsom	Harrison	West
First	Folsom	Harrison	East
Fremont	Mission	Howard	East
Fremont	Mission	Howard	West
Fremont	Howard	Folsom	East
Fremont	Howard	Folsom	East
Fremont	Howard	Folsom	West
Fremont	Folsom	Harrison	West
Fremont	Folsom	Harrison	East
Beale	Market	Mission	West
Beale	Market	Mission	East
Beale	Mission	Howard	East
Beale	Mission	Howard	East
Beale	Mission	Howard	East
Beale	Mission	Howard	West
Beale	Mission	Howard	West
Beale	Howard	Folsom	East
Beale	Howard	Folsom	West
Beale	Folsom	Harrison	East
Beale	Folsom	Harrison	West
Main	Mission	Howard	West
Main	Mission	Howard	East
Main	Howard	Folsom	West
Main	Howard	Folsom	East
Main	Howard	Folsom	East
Spear	Mission	Howard	East
Spear	Mission	Howard	East
Spear	Howard	Folsom	East
Spear	Howard	Folsom	West
Spear	Howard	Folsom	West
Spear	Folsom	Harrison	West
Spear	Folsom	Harrison	West
Spear	Folsom	Harrison	East
Steuart	Howard	Folsom	West
Steuart	Howard	Folsom	East
Steuart	Folsom	Harrison	West
Mission	Steuart	Spear	North
Mission	Steuart	Spear	South
Mission	Spear	Main	South
Mission	Main	Beale	North
Mission	Main	Beale	North
Mission	Beale	Fremont	North
Mission	Beale	Fremont	South
Mission	First	Second	North
Howard	Spear	Main	North
Howard	Main	Beale	North
Howard	Beale	Fremont	South
Howard	Beale	Fremont	North
Howard	Fremont	First	North
Howard	First	Second	North
Folsom	Steuart	Spear	South
Folsom	Spear	Main	North
Folsom	Spear	Main	South
Folsom	Main	Beale	South
Folsom	Main	Beale	South
Folsom	Beale	Fremont	North
Folsom	Beale	Fremont	South
Folsom	Fremont	First	North
Folsom	First	Second	North
Folsom	Second	Third	North

NORTH OF MARKET.

Sacramento	Market	Drum	North
Sacramento	Market	Drum	North
Sacramento	Market	Drum	North
Sacramento	Drum	Davis	North
Sacramento	Front	Battery	North
Sacramento	Sansome	Montgomery	South
Clay	East	Drum	South
Clay	East	Battery	South
Merchant	East	Drum	South
Washington	Battery	Sansome	South
Jackson	East	Drum	North
Pacific	Drum	Davis	South
Pacific	Davis	Front	South
Pacific	Battery	Sansome	North
Pacific	Sansome	Montgomery	South
Broadway	Davis	Front	North
Broadway	Davis	Front	South
Sansome	Jackson	Pacific	East
Sansome	Pacific	Broadway	East
Battery	Sacramento	Clay	West
Front	California	Sacramento	East
Front	California	Sacramento	West
Commercial	East	Drum	South
Commercial	East	Drum	South
Commercial	Front	Battery	South
Commercial	Front	Battery	South
Commercial	Front	Battery	South
Commercial	Battery	Sansome	South

PRIZE MONEY DEPOSITED FOR CRUISER "CALIFORNIA"

Candelabrum Completes the Service and a Trophy Is Hung Up in the Crew's Quarters

Members of the Merchants' Association and other citizens who contributed so generously to the fund for a silver service for the cruiser "California," will be glad to learn that after completing the service with a beautiful candelabrum, and providing a loving cup for the crews' quarters as a gunnery trophy, the committee in charge of the fund has deposited \$2,000 with the Central Trust Company of this City to be distributed in prizes to members of the crew during the next five years. The distribution will be made as follows:

- \$100 for best 8-inch gun at target practice.
- 50 for best 6-inch gun at target practice.
- 30 for best 3-inch gun at target practice.
- 50 for gun division making best score.
- 10 for best score small arms practice.
- 6 for second best score small arms practice.
- 4 for third best score small arms practice.
- 100 for best section of Engineer's force.
- 25 for foreman or coal passer having highest average mark for the year.
- 25 for seaman or ordinary seaman having highest average mark for the year.

The loving cup will hang in the crews' quarters in a specially designed glass case, and will have engraved upon it the name of the gun crew making the best score.

In addition, Mr. Frank J. Symmes, former president of the Merchants' Association, who has had the matter in charge as chairman of the Silver Service Committee, has had engraved a number of handsome parchment certificates of award, to accompany the prizes, which will probably be highly valued by the individuals receiving them.

The first award of gunnery prizes will be made immediately after target practice in November, 1908; of the other prizes, on Dec. 31, 1908, based on marks for the last two quarters of the year.

Capt. Cottmann of the "California" has laid out a schedule of demerit marks for sections of the engineer division in competition for the prizes assigned to that force. The competition in this department began Sept. 1, and the first prize will be awarded Dec. 31, 1908, and thereafter a similar prize will be awarded yearly until the appropriation is exhausted. The money will be distributed among the men belonging to the section on the date of the award, and will be given on the share alike basis.

The commander of the cruiser says:

"The money has been given the ship by the State of California, and reflects directly the attitude of the people of the State toward the ship."

It is of interest to note that of the 800 men on board "our namesake cruiser," 282 have unrestricted "liberty" or shore leave, and when in port can go and come like the officers, without having to ask permission. This is the highest percentage of men so trusted in the United States Navy, and the fact speaks volumes for the self-control and efficiency of the crew and the moral results of the discipline maintained aboard the "California."

ORNAMENTAL LAMP POSTS FOR DOWN-TOWN STREETS

Glow of Beautiful Globes Will Make Shopping Center More Attractive Than Before

San Francisco has always been noted as a nocturnal city, and its central shopping streets are to be made even more beautiful at night by the installation of 169 ornamental lamp posts. These will be the gift of down town merchants and property owners, through the Permanent Down Town Association and the Geary Street Improvement Association, which have obtained a subscription of \$25,000 for this purpose and already placed an order for 32 of the posts. The design is by Bliss & Faville, following, in part, suggestions by Otto F. Schiller, who has made an extended study of street illumination. The posts will be installed, eight to a block, on Geary street from Kearny to Mason, Post from Montgomery to Powell, and on Montgomery, Kearny, Grant avenue, Stockton and Powell, from Market to Sutter. Geary street will receive the first consignment. The supervisors have accepted the design and the City will pay for the light. Haight street has money for lamps and Market street's turn will soon come.



ASSOCIATION WATCHES WORK UNDER THE BOND ISSUE

Constant Inspection Is Maintained by a Competent Engineer of the Improvements Now Under Way

During the past month the following street and sewer work, under the bond issue, has been under way:

Mission Street, from Twentieth Street to Army Street, asphalt pavement.

Fourth Street, from Freelon to Channel, basalt block pavement.

Sutter Street, from Sansome to Van Ness Avenue, asphalt pavement.

Sacramento Street, from Drumm to Davis, concrete storm water sewer.

Commercial Street, from Davis to Sansome, concrete storm water sewer.

California Street, from Drumm to Davis, concrete storm water sewer.

Sacramento Street, from Davis to Sansome, pipe storm water sewer.

Minna Street, from Second to Third, block pavement.

Market Street, from East to Second, asphalt pavement. Three sections remain unfinished.

This work has been daily inspected by the Association's inspector, Mr. Benjamin Heath, and regular reports have been furnished on the progress made and the character of the work done.

The Commercial Street sewer is making good headway and is an exceptionally fine piece of work.

The California Street sewer has been finished in a satisfactory manner, although during construction considerable inferior sand was delivered on the job which it was necessary to condemn, after protest had been made by the Association's inspector.

The condition of other items of the work down to the middle of September was as follows:

Mission Street Paving.

Although the railway company has given an order to the Barber Asphalt Company to complete this work, the latter has, apparently, not been able to carry out the orders thus far.

Fourth Street Paving.

During the second week in September a large force was put on to lay paving blocks from Townsend to King Streets. The curbs had been set and the concrete base laid in this block. All the work was of good quality.

Minna Street Paving.

Work has been confined, down to the middle of September, to grading and recutting curbs. The block is to be paved with basalt blocks on a concrete foundation.

Market Street Paving.

Building material in the street causes the delay of this improvement. The new buildings are far enough along, however, to enable this work to be completed.

Sacramento Street Sewer.

The work has made good progress, some two hundred feet of eighteen-inch pipe having been laid in the block from Battery to Front Streets. The material is up to specifications. The concrete work has been well done in the block from Drumm to Davis.

Sutter Street Paving.

During the second week in September the binder course and asphalt top were laid to Leavenworth Street, and also on the north half of the crossing at Larkin. Curbs were laid and the gutters paved on the south side from Sansome to Montgomery. A catch basin was built at the Montgomery Street corner. The quality of the work is first-class and the material used complied with the specifications.

That portion of the wealth of California which is assessed for State purposes appears to have increased \$112,893,568 over the 1907 assessment. Part of this increase is undoubtedly due to improved methods of assessment, suggested and urged by the State Revenue Commission and the Board of Equalization, but by far the larger part of it must be regarded as a handsome gain in the development of the State.

CITY'S GARBAGE CAN BE DESTROYED WITHOUT OFFENSIVE SMOKE OR ODORS

Full Report of the Advisory Committee to the Hospital and Health Committee of the Supervisors Describes the Best Modern Methods

Following is the report in full, of the Advisory Committee to the Hospital and Health Committee of the Board of Supervisors, on the subject of garbage disposal. The Merchants' Association was represented on this committee by its secretary, L. M. King.

San Francisco, Sept. 1, 1908.

To the Hospital and Health Committee of the Honorable Board of Supervisors of the City and County of San Francisco.

Gentlemen—Your Advisory Committee on Garbage Disposal respectfully submits the following preliminary report covering the inspection recently made of garbage and refuse destructors at Seattle, Washington, Vancouver, B. C. and Portland, Oregon.

The inspection was made by Messrs. T. B. Berry and L. M. King of your Advisory Committee and Supervisors Henry Payot and A. H. Giannini of the Hospital and Health Committee, and a thorough examination was made of the methods of garbage disposal in the above named cities.

Inasmuch as two of the three members of your Hospital and Health Committee participated in the inspection and are therefore fully acquainted with the methods observed, we shall not, in this report, attempt to give a detailed description of each of the destructors, but will give only a general description and the results observed with such recommendations as are deemed important at this time.

Portland.

The destructor at Portland is of the Engle type, requires fuel for burning, and is used for the destruction of wet garbage and dead animals only. About thirty tons per day are being consumed, and the destruction is not complete. The remainder, including ashes and dry refuse, is dumped on low lying lands.

As this type of destructor is not suited to the conditions here any further description is unnecessary.

Seattle.

The Seattle destructor is a Meldrum, with four cells, having a capacity of 67 tons per day of 24 hours. The forced draft is by a steam jet beneath the grates and a steam jet in the chimney. It is believed that this form of forced draft is not so easily controlled as would be a fan forced draft, but is useful under certain conditions. The noise from the exhaust steam is objectionable, but this can be obviated when more of the power is used.

The plant is equipped with a B. & W. water tube boiler which was carrying 140 pounds of steam during our several visits to the place. 200-horse power is generated which is at present used only for the steam forced draft and for running a small rock crusher used to crush the clinker for concrete. The greater portion of the power is going to waste, but will be utilized later.

The refuse is fed by hand into the furnace in front and the clinker is removed from the same doors.

The heat generated is intense and entirely consumes all refuse except a few very refractory kinds which are destroyed in the combustion chamber. The high temperature secured at the plants in Seattle and Vancouver, is the secret of the success of these destructors. The temperature in the combustion chamber of the Seattle destructor is from 1,800 degrees to 2,800 degrees F. and the average temperature is 2,300 degrees. All smoke and gases from the grates must pass through this combustion chamber where they mix and are burned before entering the chimney. As a tem-

perature of 1,800 degrees F. is sufficient to destroy all combustible gases it will be seen that there is little chance for any objectionable odors to escape from the chimney. Analyses of the gas at the base of the chimney show less than one-fourth of 1 per cent of burnable gas. From the combustion chamber the hot gases pass through the boiler tubes and thence through the regenerator tubes which heat the air used for the forced draft to over 300 degrees F.

There was very little smoke escaping from the chimney, which is only 80 feet high, at the times we visited this plant, although it was in full operation, and most of that observed was apparently steam from the steam draft in the stack.

There were no odors about the plant except immediately over the garbage bin and this is obviated at the Vancouver plant by the air ducts for the fan draft system. The garbage is entirely consumed, the refuse therefrom consisting of fine ash and clinker.

The temperature in the combustion chamber at this plant is so high that even tin cans are successfully destroyed. The cans are left in the combustion chamber for two or three days, where they are either melted or burned brittle so that they come out in fragments and are suitable for filling.

The plant at Seattle cost \$36,000 to construct. It is only a 67-ton plant and the building around the furnaces is only temporary.

The operating cost at present is 71 cents per ton. They expect to reduce this to 20 cents per ton when certain changes are made in dumping the refuse and thereby reducing the labor. When the waste power is utilized and clinker is sold the cost can be still further reduced.

No fuel is used, as the garbage, which is mixed refuse similar to that in this city, burns itself.

Vancouver.

The destructor at Vancouver is a Heenan & Froude. It consists of only three cells and has rated capacity of fifty tons per day. It cost complete \$41,195. It has a permanent brick building and is also equipped with a steam disinfecting plant for the use of the Health Department in disinfecting clothing, etc.

The operating cost at this plant for a five-months' run was 56 cents per ton, without deducting revenue received, or 46 cents after deducting revenue. This plant differs from that at Seattle more particularly in the kind of forced draft, the method of firing and the system of ventilation.

Forced Draft.

The forced draft is by a centrifugal fan which forces air, heated to 500 degrees to 600 degrees F. through the grates, quickly drying the garbage and causing it to burn rapidly with an intense heat.

Feed.

The furnaces consist of a single long grate but with separate front and back doors and separate closed ash pits. They are fed by hand from the back and clinkered from the front, which your Committee believes to be an advantage over single front hand feed.

Ventilation.

The ventilating system is such that all air inside the building and from the garbage bins is drawn into air ducts and forced by the fan draft through the fire and burned so that no odors can escape from the building.

Your Committee considered that in these three respects the Vancouver plant was an improvement over that at Seattle, but that the Seattle plant was superior in its combustion chamber,

resulting in more complete combustion of gases. Both plants however, consume their garbage completely and without any objectionable odors and may be considered as working successfully. The temperature at the Vancouver plant is from 1,500 degrees to 2,000 degrees F. which they consider sufficiently high.

At this plant large dead animals, such as horses and cows are destroyed in the combustion chamber in about three hours. This can also be done in the Seattle plant, but at present such animals are sent to reduction works for making fertilizer.

The heat from the combustion chamber is utilized in generating steam in a B. & W. boiler. This steam power is used to run the fan forced draft, and for operating the steam disinfecting plant. A 500-light electric light plant is under consideration.

The Vancouver plant is located in the business district, in a block facing one of the main business thoroughfares and is only 200 feet distant from that street. It is surrounded on three sides by business houses.

Conclusions.

1. The examination of the operation of the plants at Seattle and Vancouver demonstrated to the satisfaction of your Committee that it would be entirely feasible to construct in San Francisco destructors that will entirely destroy the garbage and refuse of this city in a sanitary manner and without causing any objectionable odors, so that such destructors can be operated in any part of the city without being a nuisance or giving cause for legitimate complaints.

2. The power generated by such plants can be utilized to great advantage in San Francisco for pumping water for the high pressure reservoirs to be constructed on Twin Peaks, for pumping sewage in the new sewer system and for many other purposes.

3. Before it can be determined just what type of destructor will most satisfactorily destroy San Francisco's refuse, it is necessary that some preliminary work be done to ascertain definitely the quantity and percentage of ash, wet garbage and dry refuse produced in different sections of the city. As the months of July, August and September produce more wet garbage than other times of the year, it is very necessary that this investigation be commenced as near September 1st, as possible. The whole subject being of such importance it is further desirable, before coming to any definite conclusion, that a further investigation of existing successful destructors be made.

Recommendations.

Your Committee therefore makes the following preliminary recommendations:

1. That the City Engineer be authorized and provided with funds to employ inspectors, one or more of whom would be on duty at the Sanitary Reduction Works at all hours when refuse is being delivered there. Such inspectors to note the following:

- (a) Number of loads hauled each day.
- (b) Locality from which collected.
- (c) Weight of each load.
- (d) Estimated percentage of ashes, wet garbage and dry refuse in each load.

2. That the City Engineer be requested to have analyses made of the garbage and refuse of San Francisco to ascertain its composition and calorific value.

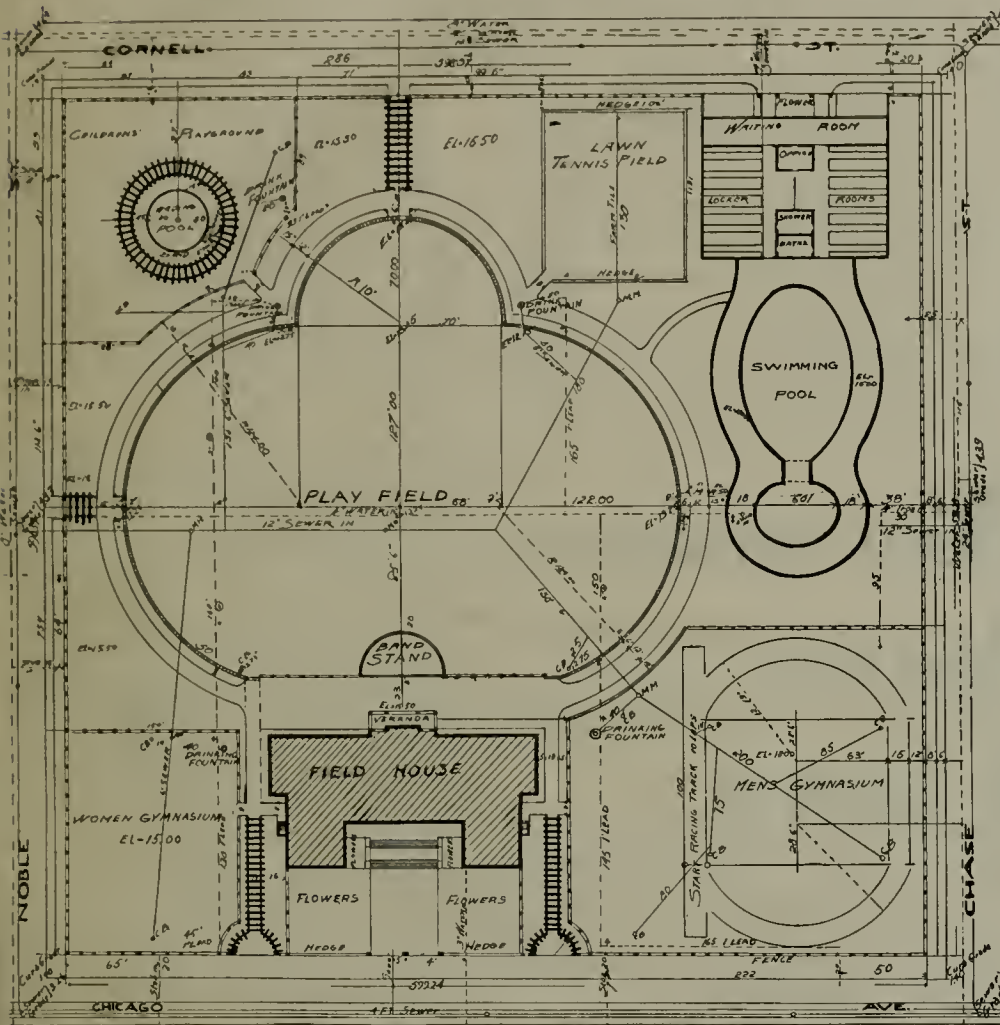
Respectively submitted,
T. B. BERRY, Chairman.
L. M. KING,
C. A. BUELL,

Advisory Committee on Garbage Disposal.

THE SOCIAL VALUE OF THE NEIGHBORHOOD PLAY GROUND

How the Larger Eastern Municipalities Are Furnishing Their People With Outdoor Recreation for Old and Young

By MRS. EDW. L. BALDWIN, President California Club



LATEST PLAN OF PLAYGROUND, AS ADOPTED BY THE CHICAGO WEST PARK COMMISSION

The modern playground idea is, "Recreation for the whole population," something for every age.

San Francisco has for many years had this ideal typified in Golden Gate Park, but the playground, as such, finds its highest type of usefulness in the small square, or neighborhood playground.

An Everyday Affair.

Where the larger park means a holiday outing the neighborhood ground is an everyday affair, bringing to the children of the district the privileges of outdoor life and amusement which under present conditions of life in the city are possible only to the children of the very rich.

Armour square, in Chicago, will serve as an example of what such a playground should be.

Like a Garden.

Approached from the Wentworth avenue side it gives the impression of a beautiful private estate. The high iron fence of good design is faced with shrubbery and vines arranged to hide a general view from the

street, but allowing glimpses of a fountain and shallow pool, a tennis court, a curved terrace with pergola and vines, all laid out with strips of grass, shrubbery and an occasional tree. The dignified corner entrance, with concrete gateway, seems to emphasize the impression of a private estate.

As we enter we find all the activities of the ordinary playground, with the usual barrenness relieved by the parking features. Coming to the fountain we find that the broad pool provides a wading pond for smaller children. Clean white legs gleaming at the water's edge draw attention, by contrast, to the extraordinarily dirty knees, and prove the efficacy of the water, as far as it goes.

The New Swimming Hole.

It is in this playground that the old swimming hole of boyhood's memory has its successor. In the corner, behind the field house, the necessary seclusion and protection are found.

The field house and outdoor gymnasiums extend diagonally across one corner of the

grounds. The men's showers and lockers are arranged about the angle, leaving a large open space for the swimming pool. The space between the rim of the pool and the concrete walk in front of the lockers is filled in with clean sand and gravel, which provides a "beach" for the swimmers.

Gymnasias for Adults.

The main building, or field house, has a large entrance hall and waiting room, with office at the back, from which bathing suits are given out, and which commands a view of the swimming pool. At the left is a lunch room and at the right a branch library. Upstairs are the indoor gymnasias for men and women. Instructors conduct classes here for boys and girls in the day time and for adults at night.

On either side are the dressing rooms, showers, and indoor plunges, which serve for either outdoor or indoor gymnasium workers, or provide a simple shower bath.

Every applicant for a bathing suit is required to take a shower bath, with soap, before entering the tank.

A Fascinating Soap.

As the soap is in liquid form and comes out by turning a knob it is very popular with the children.

The girls have the use of the swimming pool Tuesdays and Fridays, and on other days content themselves with the showers and indoor plunge.

The pool is emptied every other day, and oftener if attendance demands. Eight hundred suits is the limit, until the pool is refilled.

The equipment of this field house includes about 2,800 boys' suits (flannelette trunks) and 1,200 girls' suits (bloomers and skirt). Four thousand towels are in use. Everything is absolutely free and no applicant is refused except for physical reasons.

The swimming pool is closed from October to June, but the shower baths and indoor plunges are open all the year, and each year finds them more popular.

Spending Eleven Millions.

Baseball grounds, running track, tennis courts and sand boxes, present scenes of animation. Band concerts are given Saturday evenings during the summer, with an attendance approximating 5,000.

Chicago will soon have 18 of such playgrounds. During the last ten years she has spent \$6,500,000 in ten recreation grounds, and this year and next will spend \$4,500,000 on eight more.

One of these, now being fitted up at the corner of Chicago avenue and Noble street, is interesting as an example of what Eastern cities are doing. The two blocks last year included 100 lots 25x125, and contained 100 front dwellings and 65 rear dwellings, as well as 25 stables and sheds. These have all been taken down or moved off and plans have been prepared showing some new fea-

tures, among them a new plan for a swimming pool.

Safety and Sport.

This pool may be described as in the shape of a slipper sole; the larger tank has a nearly uniform depth, being nowhere over three and a half feet deep, while the smaller has a depth of nine feet. It is here that the springboards and diving platform will be placed.

Ninety per cent of swimming pool accidents are caused by the child unconsciously getting beyond his depth. With this arrangement such accidents will be impossible, for to get into deep water the swimmer must go through the narrow passage between the tanks.

The dimensions given are 80x120 for the larger pool, 10 feet for the channel, and 40x60 for the deeper pool.

The specifications call for a layer of cinders one foot in depth laid under the floor of the pool, the pool basin and floor to be of four-inch concrete, reinforced with wire mesh, and the whole plastered with a one-inch mixture of cement and sand; the walls and floors marked into eight-foot squares to prevent irregular cracking. The usual "sand beach" will be made around the pool, and the whole screened by shrubbery and fences.

San Francisco's Great Advantage.

In Chicago and in New York we found the Playground Associations and people who are interested in the subject from the standpoint of social service endeavoring to bring about some plan of co-ordination in the administration of the playgrounds, jurisdiction over them being now divided among different departments of the city government.

San Francisco is to be congratulated that it has established a Playground Commission in which these departments are represented, and through which the system may develop in any direction without conflicting with other interests.

Uplifting Social Standards.

When Charles Zueblin was here he told us, from observation of the crowds in our pleasure ground, that Golden Gate Park has a more fraternalizing influence than all the sermons that may be preached. So with the small park playgrounds; they build up the social and civic standard of the neighborhood and bring all the people together as children on a common ground.

The cost is great, but the saving in health, content and citizenship is greater. Beauty, like virtue, may bring its own reward, but beauty, combined with utility, pays good interest on the investment.

approval of Secretary Cortelyou and Surgeon General Wyman, the City Government has been relieved of all expense except money for rat bounties, rents for some of the small headquarters, and such permanent supplies as tools and traps, amounting in all to between \$500 and \$1,000 a month.

HUNTING OUT THE RATS BRINGS HOPEFUL RESULTS

Long Period has Elapsed Without a Human Case, but the City Is Not Yet Safe

No case of bubonic plague among human beings has been discovered in this City since January 30, 1908. The last plague rat (it is hoped) was taken on July 28. Dr. Blue and the sanitary authorities and the members of the Citizens' Health Committee feel greatly encouraged, and now entertain the hope that with the continued co-operation and support of intelligent citizens danger of a subsequent outbreak may in time be eliminated altogether.

If this can be accomplished it will be the first time in the history of public sanitation that such a result was reached so rapidly and with so little destruction of property. In Hong Kong whole blocks had to be torn down, Honolulu's Chinatown had to be destroyed by fire, and a considerable part of Tokio had to be burned. In San Francisco, while condemnation proceedings against insanitary property are continually going forward, and violators of the sanitary laws are being prosecuted in the police courts, there has been no extensive destruction of buildings and very little real hardship has been visited on anybody except the citizens and health officials on whom has fallen the burden of the work.

But while San Franciscans may congratulate themselves on the results thus far obtained, they should not forget that the disease was quiescent in Sydney for seven months and then broke out again; and that there have recently been three virulent and fatal cases across the bay—one in Oakland and two in Contra Costa county. The rainy season is coming, and its first effect will be to drive rats and fleas indoors. More cases may then develop. The City can not yet be called secure, and public support of the work should not be allowed to flag.

On September 3 the Harbor Commissioners adopted plans and specifications and called for bids for a concrete and steel bulkhead on the northerly 600 feet of the seawall recently constructed north of the Mail dock. President Stafford said the Board was committed to the concrete and steel bulkhead and that in time the entire length of the seawall would be supplied with indestructible bulkheads that will satisfy the requirements of the health authorities.

In Seattle, the patrons of the Ballard Beach car line were asked by the company to settle by their votes, the question on which of two streets the cars should run. For four days each passenger, as he paid his fare, was handed a printed ballot, each fare entitling the passenger to a vote.

MUNICIPALITY IS AIDED BY THE FEDERAL GOVERNMENT

Committee Makes a Successful Appeal for Financial Help in Fighting the Bubonic Plague

In response to an appeal by a committee of representative citizens the Federal government has taken up the heaviest part of the burden of fighting plague in San Francisco. In July, in pursuance of a resolution of the Board of Supervisors, Mayor Taylor appointed the following gentlemen a committee to act with the Mayor in presenting the matter to the Washington authorities:

The Committee.

Andrew M. Davis, president Merchants' Association.

William J. French, secretary and treasurer San Francisco Typographical Union No. 21.

Charles C. Moore, president San Francisco Chamber of Commerce.

Dr. William Ophuls, president San Francisco Board of Health.

Allan Pollok, supervisor City and County of San Francisco.

The committee thereupon addressed a letter to President Roosevelt, reciting the facts about bubonic plague in San Francisco, including the fact of its original outbreak in 1900, when it continued up to February, 1904, with 121 cases, its reappearance in August, 1907, and the further fact that the second outbreak produced 159 cases and 77 deaths, scattered over a wide area of the City. The communication told of the formation and hard work of the Citizens' Health Committee, of Secretary Cortelyou's agreement, for the government, to assume a part of the heavy expense of defensive measures, told how the Citizens' Health Committee had expended \$150,000 from public subscriptions through the Public Health and Marine Hospital Service, the City of San Francisco \$192,000 under direction of the same authority, in addition to the normal Board of Health appropriation, the State of California \$20,000,

and private individuals, in ratproofing insanitary premises, not far from a million. It continued:

Results of the Work.

As a result of the expenditure of these sums, and of the well-planned and splendidly-executed measures largely owing to the efficient guidance and co-operation of the United States Public Health and Marine Hospital service authorities under Dr. Rupert Blue, and of the unselfish and loyal support of our citizens, most encouraging results have been obtained thus far.

The committee then urged that bubonic plague is an Oriental disease, brought to the port of San Francisco by the shipping of the United States * * * and that its suppression is a national matter entirely. It asked that the President apportion from the fund appropriated by Congress for the prevention of epidemics a sufficient amount "first, to continue the present allowance to the United States Marine Hospital authorities here for salaries, or whatever salaries the urgencies of the situation may require until the City is manifestly free from the disease, and also, second, to allow the expense for dead inspectors, rat bounty, supplies and transportation, at present borne by the City and the Citizens' Health Committee."

The City's Pledge.

The communication closes with the statement:

The City authorities again pledge themselves to maintain the present sanitary condition of the City to the best of their ability and to co-operate with the United States Public Health and Marine Hospital Service in every possible manner, more especially by the enactment and enforcement of suitable ordinances.

In response to this petition, and with the

BANK CLEARINGS SHOW A HEALTHIER CONDITION

For the week ending Sept. 17th, the bank clearings of San Francisco ran ahead of those of Los Angeles, Seattle, Portland, Ore., and Tacoma combined. Here are the figures, according to Bradstreet:

San Francisco.....	\$41,205,000
Los Angeles	\$11,274,000
Seattle	10,658,000
Portland, Ore.....	7,753,000
Tacoma	4,596,000
Total	34,281,000
Balance	\$ 6,924,000

The clearings of Spokane being \$6,991,000, San Francisco came near beating the combined records of the five cities instead of four.

In respect to clearings, San Francisco stood seventh among American cities, being little over two million behind Pittsburg, and beaten only by Pittsburg, St. Louis, Philadelphia, Boston, Chicago and New York. It was considerably ahead of Kansas City, and over fifteen and a half millions ahead of Baltimore, and seventeen and a half millions ahead of Cincinnati. Compared with the corresponding week of last year, a before-the-parade week, San Francisco's clearings show the comparatively small decrease of 9.4 per cent, and merchants say September was not a particularly good business month.

BUILDING OPERATIONS OVER TWO MILLIONS A MONTH

Notwithstanding natural and to-be-expected fluctuations, the aggregate monthly building permits of San Francisco do not fall below two million dollars a month. For August the total came to \$2,140,420, distributed among the various classes of building as follows:

	No.	Amount.
Class A.....	3	\$ 104,720
Class B.....	1	49,950
Class C.....	22	737,398
Frames	340	1,149,068
Alterations	198	99,284
Totals	564	\$2,140,420

ASSOCIATION WORKING ON REGULATION OF TRAFFIC

The Committee on Street Improvement of the Merchants' Association is working on the proposed ordinance regulating the operation of vehicles on streets in the congested districts and expects to have it in shape to be reported upon at an early date.

If your name and address are improperly printed in the Review's directory, or if you do not receive your Review regularly, please notify this office.

SAN FRANCISCO CLIMATE STILL ON ITS GOOD BEHAVIOR

As a testimonial to the invigorating and sustaining climate of San Francisco, we now have a fifteen-story steel frame office building under construction on Market street, built by a San Franciscan eighty-six years old. There is no reason why the gentleman shouldn't build several more before he is ninety-six, in a city where building skyscrapers is so popular a diversion of people who have reached maturity.

The August weather of San Francisco was fully up to the plans and specifications. The highest temperature was 80 degrees and the lowest 50. The greatest daily range was 24. The mean temperature was 57 and has ranged from that to 60 for the last thirty-eight years. There was but one one-hundredth of an inch of rain, and there were no reported sunstrokes nor heat prostrations. There were 11 clear days, 10 cloudy ones, and 10 partly cloudy. West winds prevailed, ventilating all parts of the city and cooling and refreshing its inhabitants. According to Mr. McAdie, there were no auroras, halos, thunderstorms or other meteoric didos; and San Franciscans have every reason to be proud of the way their weather behaved.

Merchants' Association

OFFICERS AND DIRECTORS.

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C. K. MCINTOSH.....	First Vice-President
HARTLAND LAW.....	Second Vice-President
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R. S. ATKINS.....	GUSTAVE BRENNER.

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

Frank J. Symmes, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS AND AUDITORS.
Crook Audit Co., 474 Monadnock Bldg.
ACCOUNTANTS, CERTIFIED PUBLIC.
Amrath, Greenwood & Jansen.....
Atkinson, Thos. E.....340 Sansome
Barrow, Wade, Guthrie & Co.....
.....310 Sansome
Cal. Society of Certified Public Accountants.....745 Pacific Bldg.
Herrick, Lester & Herrick.....
.....Merchants Exchange Bldg.
Jansen, F. Bromley.....Monadnock Bldg.
Lomax, W. B.....Chronicle Bldg.
McLaren, Goode & Co., 339 Montgomery
Price, Waterhouse & Co., 310 Sansome
Ruckstell, John R., Claus Spreckels Bldg.
Rowe, C. V.....502 Kohl Bldg.
ADDING MACHINES.
Burroughs Add. Mach. Co., 715 Market
ADVERTISING.
Cooper, F. J.....18 Montgomery

Johnston-Dienstag Co.....34 Kearny
Tuttle, Lauren T.....954 Pacific Bldg.
Varney & Green.....
.....Stevenson and Clinton Park
ADVERTISING NOVELTIES.
Knapp, Wm. & Co.....809 Montgomery
ANALYTICAL CHEMISTS.
Curtis, J. M. & Son.....108 Front
ARCHITECTS.
Barth, Hermann.....641 Mission
Burnham, D. H. & Co., Merchants Ex.
Colley, C. J.....Pacific Bldg.
Curtis, William 1003 Mutual Sav. Bnk
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....338 Pine
Leonard, Jos. A.....
.....308 Humboldt Bank Bldg.
Maggs, Herbert B.....233 Sansome
McDougall Bros.....358 Russ Bldg.
Meussdorffer, C. A.....
.....Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Paff, Chas.....Merchants Exchange
Pelton, John Cottier.....Russ Bldg.
Reid Bros.....Claus Spreckels Bldg.
Stanhope, Leon E.....Monadnock Bldg.
Sutton, Albert.....Mutual Bank Bldg.
ARCHITECTS' AND ENGINEERS' SUPPLIES.
Dietzen, The Eugene Co.....16 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., Eddy & Hyde
ART GLASS.
California Art Glass B. & C. Works.....
.....938 Howard
ART GOODS.
Gump, S. & G. Co.....1645 California
Sanborn, Vail & Co.....847 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.
Vols & Freese.....947 Van Ness

ARTESIAN WELLS.

Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.

Edwards, William & Co.....111 Fremont

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co.....
.....127 New Montgomery

ASSAYING.

Weissbein Bros.....141 Sutter

ATTORNEYS-AT-LAW.

Bancroft, Philip.....Monadnock Bldg.
Blakeman, T. Z.....623 Sansome
Chamberlain, J. P.....378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Humphrey, W. H.....Monadnock Bldg.

Hutchinson & Hutchinson...Call Bldg.
Hutchinson, Sheldon G...Crocket Bldg.
Keyes, A. D...Humboldt Bank Bldg.
Kierulff, T. C...1023 Monadnock
Lake, Frederick B...2008 Lyon
McNab, Gavin...Call Bldg.
McCutcheon, Edw. J...Merchants Ex.
Montague, H. B...250 Montgomery
Morrison, Cope & Brobeck...
Crocket Bldg.
Naylor, Chas. E...324 Merchants Ex.
Page, Chas...2518 Pacific Ave.
Palmer, Brooks...705 Mills Bldg.
Pickett, Edgar D...Russ Bldg.
Pillsbury, E. S...Kohl Bldg.
Scheeline, S. C...417 Montgomery
Son, Chas. A...837 Mission
Smith, Sidney V...Merchants' Exchange
Thomas, Gerstle, Frick & Beedy...
310 Sansome
Van Fleet, W. C...Jas. Flood Bldg.
Wise, Otto Irving...Humboldt Bk. Bldg.
Wolf, E. Myron...Crocket Bldg.
Wright, Allen G...1018 Mills Bldg.
Wright, Geo. T...1018 Mills Bldg.

AUCTIONEERS.
Chase, Fred H. & Co...478 Valencia
Ordway, W. C...6th & Yuma
Spear, E. S. & Co...24 Fell

AUTOMOBILES.
Leavitt G. W. Co...Golden Gate & Hyde
Pioneer Automobile Co...901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Remis Bros. Bag Co...Sansome & Vallejo
Plummer, W. A...116 Drumm
Schmidt, Johann...119 Drumm

BAKERSIES.
California Baking Co...Eddy & Fillmore
Young & Swain Baking Co...1423 Devisa

BANKS & BANKERS.
American National Bank...Merch. Ex.
Anglo-Cal. Bank, Ltd...Pine & Sansome
Anglo-California Bank, Ltd...
Mission Branch, 2049 Mission
Bank of California...422 California
Bank of Italy...632 Montgomery
Canadian Bk. of Commerce, Cal. & S'ome
Central Trust Co...Sansome & Market
Citizens State Bk. 1051 Monadnock Bldg.
Crocket Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co. 100 Mtgy
French Savings Bank...106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc. McAllister & James
Humboldt Savings Bank...755 Market
International Bank Bldg...Mills Bldg.
Italian-American Bk...Montg. & Sacto.
London, Paris and American Bank...
Sansome & Sutter
Market Street Bank, The, 7th & Market
Mechanics Savings Bank...
Mason and Market
Mercantile Trust Co. of S. F., 464 Cal.
Meyer, Daniel...Pine & Sansome
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank...2631 Mission
Mutual Savers Bk. of S. F., 708 Mt
National Bank of the Pacific, Cal. Bldg.
Renters Loan & Trust Co...131 Hayes
Russo-Chinese Bank...417 Montgomery
Rollins, E. H. & Son...Kohl Bldg.
Savings and Loan Society, 101 Montg
San Francisco National Bank...
Merchants' Exchange Bldg.
S. F. Savings Union, Montgy & Cal.
Seaboard Bank...24 Market
Security Savings Bank...316 Montgomery
Swiss-American Bank...1432 Fillmore
U. S. National Bank...1740 Fillmore
Union State Bank...Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco...Union Trust Bldg.
Western National Bank of San Fran-
cisco...Powell & Market
Yokohama-Specie Bank...431 Sansome

BARBERS.
Greenberg, F. L...320 Montgomery

BARBERS' SUPPLIES.
Deckelmann Bros...162 Turk

BAZAARS.
Charlton, E. P. & Co...1217 Fillmore

BEER BOTTLERS.
California Bottling Co...1265 Harrison
Blue and Gold Bottling Co. 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son...Eligth & Townsend

BELTING—LEATHER.
Cook, H. N., Belting Co...26 Fremont
Helma, Alex., Belting Co. 2411 Harrison

BICYCLES.
Lee, W. E...604 Stanyan

BOILER WORKS.
Eureka Boiler Works...57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works...133 Howard

BOOK BINDERS.
Hicks-Judd Co., The...270 Valencia
Malloye, F. Co...1132 Mission
Phillips, Wm. R. Co...714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch, 565 Mk
Elder, Paul...Van Ness Ave. & Bush
Hanak & Hargens...Lick Bldg.

Robertson, A. M...1539 Van Ness Ave.
San Francisco News Co...747 Howard
Whitaker & Ray Co...141 Grova

BOOTS AND SHOES.
Brockton Shoe Co., The...1026 Fillmore
Buckingham & Hecht, Second & Mission
Cahn, Nickelsburg & Co...659 Mission
Heim, F. L...1556 Fillmore
Koenig Shoe Co., The...Kearny & Post
Kutz, G. M. Co...18th & Bryant
Mauzy & Reid Co...Mission near 2d
Nolan-Earl Shoe Co...727 Mission
Philadelphia Shoe Co...Geary & Fillmore
Rosenthal's, Inc., O'Farrell & Fillmore
Sommer & Kaufman, 1430 Van Ness Ave.
Sullivan Shoe Co...1184 Market
United Workmen's Boot & Shoe Co...
25th & Bartlett
Williams-Marvin Co...660-664 Howard
Wolf, H. & Bro...1607 Fillmore
Young, Geo. H., Inc...207 Second

BOX FACTORIES.
Korbal Box Factory...2014 Bryant

BREWERIES.
Burnall & Co...1009 Golden Gate Ave.
Hibernia Brewery...1241 Howard
Lochbaum & Co., A. H...126 King
National Brewing Co...762 Fulton
Union Brewing & Malting Co...
Eighteenth & Florida
Wunder Brewing Co...Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co...660 Sacramento

BRICK MANUFACTURERS.
California Brick & Clay Mfg. Co...
10 Third St.

BRIDGE BUILDERS.
Atlantic, Gulf & Pacific Co...
Monadnock Bldg.

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co...407 Washington
Hohweiser, C. & Co...511 Wash.
Mayhew, F. E. & Co...Battery & Wash.
Mattoon & Co...516 Battery
Reed, George W...511 Washington
Swayne, Hoyt & Co...412 Battery

BROKERS—DRUG.
Serwe & Prien Co...Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E...91 Drumm
DuVal, W. M. & Co...112 Market
Mallard & Schmiedell, Sac. & Front
Page Bros...414 Montgomery
Stone, B. F., Jr., & Co...268 Market

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington...502 California
Barth, J. & Co...480 California
Doubleday, D. E...
Girvin & Evre...Merchants Ex. Bldg.
Goldman, Max...339 Bush
Hopkins, J. P...332 Bush
Irvine, James...1810 Fillmore
Politzer, Alex...420 California
Pollitz, Edw. & Co...269 California
Rehisch & Hochstadter...339 Bush
Sternberg, Frank R...339 Bush
Storplatz, Joa. B...339 Bush

BROKERS—TICKET.
Ottinger, A...Market and East

BUILDING AND LOAN ASSOCIATIONS.
Continental B. & L. Ass'n...211 Church
Pacific States Savings & Loan Com-
pany...659 California

BUILDING CONSTRUCTION.
Ferrolite Co...238 Pine
Lewis A. Hicks Co., Humoldt Bk. Bldg.

BUILDING MATERIALS.
Holden-Deunprey Co...126 W. Mission
Levy, Oscar S...15 Second
Waterhouse and Price...59 4d.
Wilkommm Bldg. Supply Co. 151 Tehama

BUTCHERS.
Baccus, R. T...Haight & Shrader
Bayle-Lacoste & Co...11th & Market
Clayburgh & George...333 Kearny
Decourteux, A...11th & Market Sts
Finke, Fred H...10 East
Herman, Benj. & Son...Bush & Franklin
Patek, F. & Co...915 Larkin
Roberts, W. F...2849 California
Schwartz, J. & Co...1412 Bush
Taaffe Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.
Pac. Butchers' Sup. Co...211, 215 4th

CAN MANUFACTURERS.
American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.
Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Cannery Ass'n, 120 Market
Hunt Bros. Co...112 Market
Spanish American Food Co...180 Erie

CAPITALISTS.
Rishop, Chas. R...Berkeley
Borel, Ant. & Co...Montg'y, nr Sacto
Brittan, N. J...San Carlos
Center, John...2828 Sixteenth
Dean, W. E...818 Kohl Bldg.
Delger, Edward F. Delger Bk., Oakland
Denman, James...388 Clay
Fontana, Mark J...120 Market
Hopkins, E. W...354 Pine
Levy, H. M...1302 Post
Moore, A. A., Jr...16 Second
Payot, Henry...918 Ellis
Phelan, James D...Mutual Bank Bldg.

CARPET CLEANING WORKS.
Spaulding, J. & Co...989 Golden Gate

CARRIAGE COMPANIES.
St. Francis Carriage Co., E'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B. & Co...732 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co...172 Spear
Studebaker Bros. Mfg. Co...
Mission and Beale
Wm. Wertsch Co...24 Page

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.
Thoms, J. W...902 Call Bldg.

CASH REGISTERS.
Autographic Register Co. of S. F...
38 Clementina
National Cash Register Co., The...
1040 Market Street
Pacific Coast Cash Register Co...
1236 Market
Union Cash Register Co...529 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con...
Pacific Bldg.

CEMETERY ASSOCIATIONS.
Henderson, John, President Mt. Olivet
Cemetery...Grant Bldg.

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co...
725 Howard

CHAMPAGNE.
Greenway, E. M...Kohl Bldg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.
Pacific Guano & Fertilizer Co., The...
268 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co...940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Butler, Geo. E...310 California
Weule, Louis Company...6 California

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co...
Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben...15 Powell
Blaskower M. & Co...201 Montgomery
Cohen, Sig...Lick Bldg.
Ehrman Bros. & Co...134 Front
Gunst, M. A. & Co., California & Front
Hayner, Edwin...402 Market
Heysman, Herman...325 Davis
Judell, H. L. & Co...20 Front
Lane & Connelly...26 Front
Ordenante, Max...2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co...1642 O'Farrell
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros...316 Battery

CIGARETTE MANUFACTURERS.
Bollman, John, Co., Battery & Commerce'l

CIRCULAR DISTRIBUTORS.
Well, Wm. M...27 Stevenson

CLOAK AND SUIT HOUSES.
Callieau, Armand, Inc., V. Nesa & Cal.
Gebhardt, C. & Co...917 Van Ness Ave
Golden Gate Cloak & Suit House...
Golden Gate & Market, near Jones
Gould, Sullivan & Co...815 Van Ness
Heilbronner, L...923 Market
Ransohoff, L...1655 Van Ness Ave

CLOTHING DEALERS.
Alexander & Danziger...239 Bush
Atkins, Robert S...168 Sutter
Brown Bros. & Co...664 Market
Carroll & Tilton Co...1440 Fillmore
Frank Bros...1355 Fillmore
Gildea, J. J. & Co., Grant Ave & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros...949 Kearny
Hoffman, Rothchild & Co...
Kellus, Chas. & Co., Sutter & Fillmore
Lilienfeld, Alfred & Co...1366 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co...768 Mission
Pauson & Co...Van Ness & Post
Raphael's Inc...Fillmore & Geary

COAL DEALERS.
Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co...131 Folsom
Fritch, George, Co...110 East
Greenberg, A. H...1409 Ellis
Lewald, Sanford G. Co...2038 O'Farrell
Middleton, John...787 Market
Morton, Thomas & Son...600 Bddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co...
Clunie Bldg.
Stafford, W. G., & Co...214 East
Western Fuel Co...430 California
Whitney, Irving G...Crocket Bldg.

CODFISH DEALERS.
Alaska Codfish Co...10 Main
Atlantic Fish Co...604 Front
Union Fish Co...Hathaway's Wharf

COLLECTION AGENCIES.
Curtin, D. A...323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Allison, D. E. & Co...134 Washington
Armstrong, J. K. & Co...627 Howard
Atchinson, B. M. & Co...2550 Sacramento
Bagli, D. & Co...388 Davis
Bodwell Produce Co...210 Washington
Boessnecker & Co...308 Washington
Botto, N. & Co...303 Washington
Caffrey, John...448 Battery
Campano, J. & Burns...105 Wash.
Chamche & Bon...819 Battery
Collins, Thos. W. & Co...34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Dalrymple's Union...103 Clay
Evelath-Nash Co...422 Front
De Martini, John & Co...112 Wash.
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P...California, nr Front
Dodge, Sweeney Co...22 Spear
Duffy, J. J. Co...109 Wash.
Dunbar, H. F...340 Drumm
Galli, A. Fruit Co., Davis & Washington
Garcia & Maggini...110 Drumm
Gatz Bros. & Co., Davis & Sacramento
Griffith-Dunry & Co...208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co...241 Clay
Hammer & Co...230 Clay
Harter, L. Co...314 Davis
Higgins, Jaa. Co...319 Drumm
Hilmer, Fred L. Co...28 Clay
Hopkins, L. J. Co...419 Front
Hulme & Hart...19th & Tennessee
Hyman Bros. Co...Kohl Bldg.
Ivanovich-Trobeck & Bergen Co...
200 Washington
Jacobs & Malcom...Drumm & Wash.
Jacobson, Raimers & Co...212 Clay
Jaudin, H. U. Co...225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Kittle, H. de W...Union Trust Bldg.
Landsberger & Son...108 Front
Leist, C. J. & Co...2835 Washington
Lercari, C. J. & Co...128 Washington
Loaiza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wsh
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co...104 Clay
Mitchell & Goodall...124-8 Washington
Montealgre & Co...Hansford Block
Morris Bros. Co...18 Drumm
Norton, Teller Co...176 Spear
Olcese, G. B. & Co...434 Davis
Phillips, M. & Co...62 Pine
Portuguese Com. Co...429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros...430 Front
Scatena, L. & Co...104 Washington
Schultz-Hansen Co...330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sloss & Gerstle...310 Sansome
Southern Pac. Mill. Co., 930 Mecht Ex
Von Husen & Co...400 Davis
Vanvaldes, M. D...117 Washington
Welch & Co...244 California
Western Creameries Co., Cal. & Davis
Westmore Bros...460 Front
Wolf, Wm. & Co...58 Beale
Wolf & Sons...Drumm & Jackson
Wolfen, Max & Co...421 Front

CONFECTIONERS.
Blum, S...California & Devisadero
Demartini, L. Supply Co., Front & Pine
Grueghaus Bros...1610 Van Ness Ave
Haas, Geo. & Son...1355 Fillmore
Hromada, Adolph & Co...1310 Folsom
Lechten Bros...1242 Devisadero
Maskey, Frank...Kearny, near Market
Rhine, Henry & Co...19th & Bryant
Roberts, Geo. F. Mfg. Co., 1536 Fillmore
Saidl, J. & Co...312 Clementina
Townsend, W. S...1220 Valencia

CONTRACTORS AND BUILDERS.
Buckman, A. E...66 Post
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard...618 Noe
Gibborth, Frank B...16 California
Hjul, Jas. H...614 Sacramento
Keatinge, Richard & Sons...779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc...250 Post
The Woodruff Co...Pine & Leidesdorf

COOPERS.
California Barrel Co., 22nd & Illinois
Carl Cooperage Co...54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co...379 Seventh

Payne, Warren R...1407 Sutter
Pope, Geo. A...1014 Kohl Bldg.
Schmidt, John A...1101 O'Farrell
Smith, F. M...Albany Block, Oakland
Spreckels, Claus...105 Sansome
Spring Val. Water Co...375 Sutter
Thomas, H. W...268 Market
Thompson, R. R., Est. of, 417 Montg.
Whitney Estate Co...117 Geary

CARBONUMDUM AND GRINDING MACHINERY.
Ward, Fred & Son...First & Howard

CARPENTERS AND BUILDERS.
Miller, Geo. E...710 Montgomery
Murray, S. C...1226 Fell
Robinson & Gillespie...2447 Sutter

CARPETS.
Gullixson Bros., Inc...2086 Market
Hulse-Bradford Co...386 Mission
Kensington Carpet Co...913 O'Farrell
Walcom, Geo. Co...637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.
Spaulding, J. & Co...989 Golden Gate

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268 Market

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Ghirardelli, D. Co...940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Butler, Geo. E...310 California
Weule, Louis Company...6 California

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E. & Co...
Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.
Adler, Ben...15 Powell
Blaskower M. & Co...201 Montgomery
Cohen, Sig...Lick Bldg.
Ehrman Bros. & Co...134 Front
Gunst, M. A. & Co., California & Front
Hayner, Edwin...402 Market
Heysman, Herman...325 Davis
Judell, H. L. & Co...20 Front
Lane & Connelly...26 Front
Ordenante, Max...2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co...1642 O'Farrell
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros...316 Battery

CIGARETTE MANUFACTURERS.
Bollman, John, Co., Battery & Commerce'l

CIRCULAR DISTRIBUTORS.
Well, Wm. M...27 Stevenson

CLOAK AND SUIT HOUSES.
Callieau, Armand, Inc., V. Nesa & Cal.
Gebhardt, C. & Co...917 Van Ness Ave
Golden Gate Cloak & Suit House...
Golden Gate & Market, near Jones
Gould, Sullivan & Co...815 Van Ness
Heilbronner, L...923 Market
Ransohoff, L...1655 Van Ness Ave

CLOTHING DEALERS.
Alexander & Danziger...239 Bush
Atkins, Robert S...168 Sutter
Brown Bros. & Co...664 Market
Carroll & Tilton Co...1440 Fillmore
Frank Bros...1355 Fillmore
Gildea, J. J. & Co., Grant Ave & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros...949 Kearny
Hoffman, Rothchild & Co...
Kellus, Chas. & Co., Sutter & Fillmore
Lilienfeld, Alfred & Co...1366 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co...768 Mission
Pauson & Co...Van Ness & Post
Raphael's Inc...Fillmore & Geary

COAL DEALERS.
Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co...131 Folsom
Fritch, George, Co...110 East
Greenberg, A. H...1409 Ellis
Lewald, Sanford G. Co...2038 O'Farrell
Middleton, John...787 Market
Morton, Thomas & Son...600 Bddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co...
Clunie Bldg.
Stafford, W. G., & Co...214 East
Western Fuel Co...430 California
Whitney, Irving G...Crocket Bldg.

CODFISH DEALERS.
Alaska Codfish Co...10 Main
Atlantic Fish Co...604 Front
Union Fish Co...Hathaway's Wharf

COLLECTION AGENCIES.
Curtin, D. A...323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Allison, D. E. & Co...134 Washington
Armstrong, J. K. & Co...627 Howard
Atchinson, B. M. & Co...2550 Sacramento
Bagli, D. & Co...388 Davis
Bodwell Produce Co...210 Washington
Boessnecker & Co...308 Washington
Botto, N. & Co...303 Washington
Caffrey, John...448 Battery
Campano, J. & Burns...105 Wash.
Chamche & Bon...819 Battery
Collins, Thos. W. & Co...34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Dalrymple's Union...103 Clay
Evelath-Nash Co...422 Front
De Martini, John & Co...112 Wash.
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P...California, nr Front
Dodge, Sweeney Co...22 Spear
Duffy, J. J. Co...109 Wash.
Dunbar, H. F...340 Drumm
Galli, A. Fruit Co., Davis & Washington
Garcia & Maggini...110 Drumm
Gatz Bros. & Co., Davis & Sacramento
Griffith-Dunry & Co...208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co...241 Clay
Hammer & Co...230 Clay
Harter, L. Co...314 Davis
Higgins, Jaa. Co...319 Drumm
Hilmer, Fred L. Co...28 Clay
Hopkins, L. J. Co...419 Front
Hulme & Hart...19th & Tennessee
Hyman Bros. Co...Kohl Bldg.
Ivanovich-Trobeck & Bergen Co...
200 Washington
Jacobs & Malcom...Drumm & Wash.
Jacobson, Raimers & Co...212 Clay
Jaudin, H. U. Co...225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Kittle, H. de W...Union Trust Bldg.
Landsberger & Son...108 Front
Leist, C. J. & Co...2835 Washington
Lercari, C. J. & Co...128 Washington
Loaiza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wsh
Minaker & Welbanks, Inc...224 Drumm
Martens, Read & Co...104 Clay
Mitchell & Goodall...124-8 Washington
Montealgre & Co...Hansford Block
Morris Bros. Co...18 Drumm
Norton, Teller Co...176 Spear
Olcese, G. B. & Co...434 Davis
Phillips, M. & Co...62 Pine
Portuguese Com. Co...429 Davis
Roussel & Davidson...59-63 Washington
Sanford Bros...430 Front
Scatena, L. & Co...104 Washington
Schultz-Hansen Co...330 Drumm
Schwartz Bros...701 Union Trust Bldg.
Sloss & Gerstle...310 Sansome
Southern Pac. Mill. Co., 930 Mecht Ex
Von Husen & Co...400 Davis
Vanvaldes, M. D...117 Washington
Welch & Co...244 California
Western Creameries Co., Cal. & Davis
Westmore Bros...460 Front
Wolf, Wm. & Co...58 Beale
Wolf & Sons...Drumm & Jackson
Wolfen, Max & Co...421 Front

CONFECTIONERS.
Blum, S...California & Devisadero
Demartini, L. Supply Co., Front & Pine
Grueghaus Bros...1610 Van Ness Ave
Haas, Geo. & Son...1355 Fillmore
Hromada, Adolph & Co...1310 Folsom
Lechten Bros...1242 Devisadero
Maskey, Frank...Kearny, near Market
Rhine, Henry & Co...19th & Bryant
Roberts, Geo. F. Mfg. Co., 1536 Fillmore
Saidl, J. & Co...312 Clementina
Townsend, W. S...1220 Valencia

CONTRACTORS AND BUILDERS.
Buckman, A. E...66 Post
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard...618 Noe
Gibborth, Frank B...16 California
Hjul, Jas. H...614 Sacramento
Keatinge, Richard & Sons...779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc...250 Post
The Woodruff Co...Pine & Leidesdorf

COOPERS.
California Barrel Co., 22nd & Illinois
Carl Cooperage Co...54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co...379 Seventh

COOPERAGE STOCK.
Richards J. W. 2431 Channing Bk'ty
CORDAGE MANUFACTURERS.
Tubbs Cordage Co. Kohl Bldg
CORSET MANUFACTURERS.
Locke C. E. Mgr. Royal Worcester
Corset Co. 728 Mission
COTTON GOODS.
California Cotton Mills Co. Oakland
CRACKER MANUFACTURERS.
American Biscuit Co. Bat. & Broadway
Pacific Coast Biscuit Co. Bat. & Vallejo
Standard Biscuit Co. Pacific & Sansome
CROCKERY AND GLASSWARE.
Anglo-Am. C. & G. Co. 46 Beale
Barthold-Johnsen Co. 1332 Polk
Cowan-Helmsberg Co. 627 Market
Nathan-Dohrmann Co. 1648 Van Ness
Schloss Crockery Co. 17-19 Beale
Stehelm, S. & Son. 1313-1320 Sutter
CRUSHED ROCK.
Cal. City Rock Co. Belvedere
Gray Bros. 2nd & Mission
CURIO DEALERS.
Hettich, A. L. Co. 503 Washington
DAIRY MACHINERY.
De Laval Dairy Supply Co. 101 Drumm
DENTISTS.
Platt, Frank L. D. D. S. 712 Steiner
Van Wyck, Crittenden, D. D. S. 1059 O'Farrell
DEPARTMENT STORES.
Emporium, The. Post & Van Ness
Prager's. Market & Jones
DESKS AND OFFICE FURNITURE.
Craig Desk Co. 46 Sutter
Rucker-Fuller Desk Co. 739 Mission
DISPLAY FIXTURES.
Frankel Display Fix. Co. 1024 Geary
DOORS AND WINDOWS.
California Door Co. 24 Drumm
DRAPEY AND STORAGE.
Bocarde, J. B. Dray Co. 37 Sacramento
Cartwright Draying Co. Main and Mission
Dore & Co. 149 Bush
Emmons, G. W. 438 Market
Farnsworth & Ruggles. 109 Davis
McNab & Smith. 38 Davis
Overland Freight & Trans. Co. 55 2nd
Pierce-Kolp Storage Co. 1460 Bddy
Rode, C. B. & Co. 703 Davis
Strauss, K. 130 Pine
Teale & Co. 764 Clay
Western Trans. & Strge. Co. 204 Clay
Wilson Bros. Co. 14th & Sanchez
DRIED FRUITS.
Field, A. H. & Co. 216 California
Griffin & Skelley Co. 216 California
Guggenheim & Co. Sacto & Davis
Phoenix Packing Co. 15 California
Rosenberg Bros. Co. 153 California
DRUGGISTS.
Ayers, Edw. N. 1108 Van Ness
Baer Drug Co. 722 Market
Buerckle & Runyon. 1554 Van Ness Ave
Broemmel, J. G. B. 2501 California
Clegg, Fred A. 1542 California
Clinton, Dr. C. A. 21st & Howard
Calegari, J. Kearny & Pacific
Coffin-Redington Co. 2d & Stevenson
Erlenbach, Martin. Pacific Bldg.
Fauda, C. O. 303 Montgomery Ave
Ferry Drug Co. 20 Market
Gates, J. R. Co. Inc. 113-115 Davis
Grazer's Pharmacy. 501 Third Ave
Green, Frank T. 500 Devisadero
Kell, Frank S. 2925 Pierce
Lalor, R. D. Drug Co. 1260 McAllister
Langley & Michaels Co. 34 First
Leipnitz Co. G. Sutter & Laguna
Lengfeld's Pharmacy. 1804 Fillmore
Owl Drug Co. 611 Mission
Prior's Pharmacy. 234 San Jose Ave
Rockstroh, F. E. 1044 Valencia
Roast Drug Co. 1900 Union
Schmidt, Val. Polk & Jackson
Schmidt, Edwin Val. Fillmore & Cal
Searby, W. M. 723 Pacific Bldg.
Von Krakau, W. Esters. 26th & Bryant
Wakelee & Co. 58 Market
DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co. 49 Sansome
Bernstein, S. L. Radke Bldg
City of Paris. Van Ness & Washington
Clayburgh Bros. Sansome & Bush
Crowley, J. B. Aronson Bldg.
Dundas, Wm. D. 109 Walnut
Frohman & Priester. 2635 Mission
Graf, J. L. & Co. 359 McAllister
Hale Bros. Inc. Sixth near Market
Jacobson, F. P. & Hro. 114 Sansome
Kohlberg, M. S. & Co. 435-7 Turk
Levy, Max. 1140 Geary
Lippman Bros. 22nd & Mission
Livingston Bros. Geary & Fillmore
Marcuse, M. & Co. 27-39 Battery
Murphy, Grant & Co. Sansome & Bush
Nathan, A. 1562 Stockton
Newman & Levinson. V. Ness & Sutter
O'Connor, Moffatt & Co. V. Ness & Pine
Samuels, D. Eace House Co. Sutter & Van Ness
Schmidt, Ben. J. & Co. 35 Sansome
Schenholz & Elshach. 2013 Fillmore
Seneria, Henry & Co. Bush & Sansome
Strauss & Sachs. 16 Geary
Strauss, Levi & Co. Pine & Battery
Thursbacher, B. E. 16th & Folsom
Well, Raphael & Co. V. Ness & Pine
Weststock, Lubin & Co. Post & Filmer
DYEING AND CLEANING.
Thomas, The F. Thomas Dyeing &
Cleaning Works 27-28th
Hickman, Henry 3922 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business Co. McAllister & Polk
Raymond, W. H. V. 2812 Clay
San Francisco Business College. 733 Fillmore
ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co. 837 Ellis
ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp. 46 2nd
Century-Klein Electric Co. 139 New Montgomery
Electric Appliance Co. 726 Mission
Electric Railway & Manfrs Supply Co. 84-86, 2d St
Farnsworth Electrical Co. 204 Howard
General Electric Co. Union Trust Bldg
Hatty Bros. 326 Ellis
Holabird-Reynolds Electric Co. 527 Mission
Levy Electric Co. 643 Sacramento
Shelby Electric Co. 204 California
Summerhayes, W. R. 76 Folsom
Ind. Electric Const. Co. 331 Fulton
Westinghouse Electric Co. 2nd and Howard
ELECTRO-PLATERS.
Dennlaton's S. F. Plating Works. 1349-51 Mission
Golden West Plating Works. 365 First
Marle, A. & Co. Bay & Stockton
ELEVATOR MANUFACTURERS.
Otis Elevator Co. Stockton & Beach
EMBROIDERIES AND LACES.
Levy, Jules & Bro. 1124 Sutter
ENGINEERS, CIVIL.
Morser, E. J. 847 Monadnock Bldg
ENGINEERS, MECHANICAL.
Wellington, Geo. J. 1174 Sutter
ENGINEERS, STRUCTURAL.
Leonard, John B. Sheldon Bldg.
ESSENTIAL OILS.
Boldermann, A. C. & Co. 2624 Sutter
Lueders, Geo. & Co. Sierra Bldg.
EXPORTERS AND IMPORTERS.
American Import Co. 16 First
Castle Bros. California and Front
De Fremery, J. & Co. 1305 Adeline Bldg.
Jennings, R. P. Cal. Bldg. Union Sq.
North American Mercantile Co. 338 Front
Takemura, K. & Co. 1174 Sutter
Maldonado & Co. Hasford Block
Vignier, A. & Co. 613 Battery
Western Supplies Co. 564 Pacific Bldg.
Wieland Bros. Inc. 309 Davis
FIREWORKS.
California Fire Works Co. 219 Front
FLORISTS.
Boland, J. B. Co. Kearny & Post
Jaquemat, Jos. & Co. 22d & Douglas
Mann, Alex. Jr. Co. Inc. 1125 Polk
Slevara Floral Co. 1670 California
FLOUR MILLS.
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California
FOOD CEREALS.
Pacific Cereal Ass'n. Bay. nr. Mason
FORWARDING AGENTS.
Earl, D. W. & Co. 307 Crocker Bldg.
FRUITS AND VEGETABLES.
Berta, A. Co. Market & Eleventh
March, John. 2029 Filbert
Omey & Goetting. Geary & Polk
FURNITURE.
Bateman, Wm. 1913 Bryant
Breuner, John Co. 1451 Van Ness
Cordes Furniture Co. 1537 Bush
Bunster & Saxe. Eddy & Larkin
Eastern Outfitting Co. 1970 Mission
Fredericks, J. Co. 815 Ellis
Friedman, M. & Co. O'Farrell & Polk
Gullixson Bros. 2086 Market
Indianapolis Furniture Co. 832 Mission
Kaskell Furniture Co. 16th & Valencia
Kreiss, L. & Sons. 1219 Post
Lavenson-Shiely Co. Webster & Haight
Moore, Harry J. Furn. Co. 735 Eddy
Newman Bros. Co. 2200 Mission
Plum, Chas. M. & Co. 1632 California
Sloane, W. & J. Co. Sutter & Van Ness
Smith, A. B. Furn. Co. Turk & V. Ness
Sterling Furniture Co. 1051 Market
FURNITURE MANUFACTURERS.
Johnson, Harry Co. Harrison & 16th
Wisconsin Furniture Co. 1537 Bush
FURS.
Gassner, Louis. 1524 Bush
Liebes, H. & Co. 1440 Van Ness Ave
Wallace, Robert. 126 Geary
FUSE AND MATCH MANUFACTURERS.
Independent Match Co. 615 Market
Metropolitan Match Co. 42 Sutter
GAS AND ELECTRIC FIXTURES.
California Gas Fixture Co. 357 Ellis
Day, Thos. Co. 725 Mission
Haskins, Arthur R. Inc. 1301 Broadway, Oakland
Pac. Coast Illuminating Co. 617 Eddy
GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son. 211-213 Main
GAS ENGINES AND SCALES.
Fairbanks-Morse Co. 153 1st
GAS GENERATORS.
Reichert, Theo. 1733 Fillmore
GAS METERS AND STOVES.
Pacific Meter Co. 919 Monadnock Bldg
GAS REGULATORS.
Gas Consumers' Assn. 345 Haight

GENERAL MERCHANDISE.
Schwabacher Bros. 112 California
GLASS MANUFACTURERS.
Hilnola Pacific Glass Co. 15th & Folsom
Pacific Coast Glass Wks. 7th & Irwin
Pacific Window Glass Co. 1122 Market
United States Glass Co. 682 Mission
GLOVES.
Moss, Geo. A. 1520 Van Ness
GLUE MANUFACTURERS.
Burd, Wm. & Son. 247 Pine
California Glue Works. Merch. Ex.
Carlisle, Kelm & Co. 15 Pacific
Merchants' Exchange Bldg
GRAIN AND BEAN DEALERS.
Barnard & Bunker. 204 California
Whitaker, A. J. 204 Sansome
GRAIN, FLOUR AND FEED.
Columbia Phonograph Co. 420 Fifth
O'Farrell and Van Ness
GROCERS.
City of Hamburg Co. Inc. 118 Oregon
Glaussen, C. 771 Capp
Cluff, Jm. Co. Spear & Mission
Dannemar, Bro. Haight & Scott
De Bernardi, D. & Co. 126 Pacific
Foster, S. & Co. 126 Beale
Getz, M. & Co. 135-141 Main
Goldberg, Bowen & Co. 1242 Van Ness
Lavaggi, Granuel & Co. Inc. 412 Front
Haas Bros. 100 California
Huhrich, Carl A. 301 Devisadero
Hollman, Henry. 2805 Mission
Hooper & Jennings. 462 Bryant
Irvine Bros. 1841 Polk
Lennon, John A. 918 Eddy
McCullough Co. M. A. 154-156 Sixth
Meyer, A. & Co. 126 Steuart
Nawbauer, J. H. & Co. 372 Fifth
Peters Bros. & Co. 301 Cole
Rathen Bros. 39 Stockton
Rothschild, John & Co. 11 Spear
Smith's Cash Store. 258 Market
Snook, James A. & Co. 247 Davis
Stulz, Jos. A. Co. 1931 Fillmore
Sussman, Wormser & Co. 140 Spear
Tillman & Bendell. Front & Vallejo
West, Elliott & Gordon. 600-604 Hayes
Wellman, Peck & Co. 311-327 East
Wethered, Wm. Co. 1967 Sutter
GUNS AND AMMUNITION.
Bekeart, Phil B. Co. 717 Market
Gocher Bros. 619 Market
Shrave & Barber Co. 1023 Market
HAMMAM BATHS.
Burns, Edw. F. 815 Eddy
HARDWARE.
Alexander-Yost Co. 514 Market
Arnold Hardware Co. 848 Webster
Baker & Hamilton. 119 Berry
Bennett Bros. 541 Haight
Brittain & Co. 974 Market
Brown, Chas. & Son. 950 Van Ness
Brown, The Ralph Co. 5th & Tehama
California Hdwr & Cut. Co. 812 Van Ness
Dean, S. J. 116 Market
Donnelly, W. J. 11 Stockton
Dunham, Carrigan & Hayden, 8th & K's
Froelich, Christian. Pacific Union Club
Holbrook, Merrill & Stetson. 6 & Twms.
Hs, J. G. & Co. 827 Mission
Jonas, Ed. 1182 Market
Marshall-Newell Supply Co. 146 St't
Montague, W. W. & Co. Turk & Polk
Olympic Arms Co. 555 Van Ness
Pacific Hdwr. & Steel Co. 7th & Twms
Palace Hdwr. Co. 456 Golden Gate
Philpott, C. H. 135 Fifth
Rosekrans, H. & Co. 511 Sixth
Smith, P. A. Co. 638 Fourth
Williams Hdwr. & Store Co. 1825 Mkt
Vaut, E. D. Hardware Co. 213 Market
Wright Hdwr. Co. 77 Third
HARNESS AND SADDLERY.
California Vehicle & Harness Co. Golden Gate Ave. near Fillmore
Spiro Harness & Wagon Co. 307 Mkt
HAT MANUFACTURERS.
California Hat Co. 1420 Howard
Trest & Co. 734-738 Mission
HATTERS.
Carroll, Paul T. 706 Market
Collins, Chas J. 922 Market
Colman Co. 176 Sutter
Dillon, Tom. Van Ness Ave & McAllister
Fannin & Elmendorf. 149 New Montg.
Fisher & Co. 726 Market
Herrmann & Co. 1440 Market
Kline, Louis & Co. 24 Sansome
Lundstrom, K. A. 1178 Market
Mausdorffer, J. C. Sons. 909 Fillmore
HAY AND GRAIN.
Anspercher Bros. 1049 Mills Bldg.
Chase, W. W. & Co. 1938 Market
Miller, W. A. & Co. 268 Market
Scott & Magnar. 453 Berry
Somera & Co. Sixth & Irwin
Vermell, J. L. 3142 Mission
HORSE SHOEING.
Morrissey, Nicholas. 460 Eighth
Odea, Martin. 212 Locust Ave
HOTELS.
Hotel St. Francis. Geary & Powell
Johnson, M. Hotel Robins
Martin, H. G. 156 Third
Palace Hotel Co. Fairmont Hotel
Phillips, H. B. Union Trust Bldg
Turpin, F. L. Cor Fourth & Howard
Von der Mehden, G. H. 501 Eighth
HOUSEHOLD UTENSILS.
Wiester & Co. 2973 Folsom

ICE DEALERS.
Consumers Ice Co. 436 Eighth
Merchants Ice & Cold Storage Co. Lombard & Sansome
National Ice & Cold Storage Co. The
Union Merchants Ice Delivery Co. 268 Market
735 Fourth
ICE CREAM DEALERS.
Parry, J. S. 224 8th
ILLUSTRATORS.
O'Connor, Thos. E. Oakland
IMPORTERS.
American Mercantile Co. 514 Battery
Corra, A. 478 Jackson
Western Supplies Co. 561 Pacific Bldg.
INSECT EXTERMINATORS.
Insecticide Co. The. 2110 Bush
INTERIOR DECORATORS.
Schastey & Vollmer. 1930 Van Ness
United Studios. 1415 Post
INSURANCE.
Ahpel, H. C. Co. Union Trust Bldg
Berthau, Caesar. 430 California
Boardman & Spencer. 514 California
Brown, Edw. & Sons. 210 Sansome
California Insurance Co. 550 Sacto
Christensen & Goodwin. 241 Sansome
Commercial Union Assurance Co. Ltd. Sansome and Halleck
Connor, John. 28 Steiner
Davis, J. B. & Son. Mgt. & Sacto
Dornin, John C. Kohl Bldg.
Wm. A. Drennan. 604 Merchants' Ex.
Duncan & Reifsch. Sansome & Sacto
Fireman's Fund Ins. Co. Cal. & Sansm
Gutte & Frank. 234 Front
Herold, Rudolph Jr. 53 Post
Hilman, John R. & Son. 160 Sansome
Insurance Co. of N. A. 102 Battery
Kilgarif & Beaver. Post & Grant Av.
Liverpool & London & Globe Ins. Co. 422 California
London & Lancashire Fire Insurance Co. 571 Sacramento
London Assurance Corporation. Fine and Sansome
Manheim, Dithbern & Co. 453-455 Mktv
McDonald & Miles. 211 Sansome
McNear & Wayman. Sansome & Sact
Miller, T. L. Pine & Leidesdorff
Nason, Arthur G. Merchants' Exchange
New Zealand Insurance Co. 312 Cal.
Northwestern National Fire Ins. Co. 1632 Franklin
Pacific Mutual Life Insurance Co. The Post and Grant Av.
Pacific Surety Co. 401 Sansome
Palache & Hewitt. 430 California
Parker, C. M. T. Main & Folsom
Perrin, Howard. 701 Monadnock Bldg.
Potter, Edw. E. 578 Sacramento
Preferred Accident Ins. Co. 704 Mkt
Queen Insurance Co. 122 Sansome
Royal Insurance Co. 122 Sansome
Rosenthal, Louis. 315 California
Spurling, Frank. 1306 Post
Stovel, C. J. 537 Sacramento
Travelers' Ins. Co. Monadnock Bldg.
Voss, Conrad & Co. 320 Sansome
Wanloere, M. 123 Sansome
C. H. Ward. 211 Sansome
Watson, Taylor & Sperry. 213 Sansome
Wat, Rolla V. 122 Sansome
West Coast Life Ins. Co. 348 Pine
Whitely, Henry M. 310 Sansome
Wilson, Horace. 407 Montgomery
INDIVIDUAL MEMBERS.
Allen, Jas. M. Bank of California
Benedict, C. S. Post & Grant Ave.
Blair, R. K. 68 Fremont
Briggs, Arthur H. Monadnock Bldg.
Briggs, H. F. Mgr. Viavi Co. 636 Pine
Burr, C. C. Co. 1456 Filbert
Carp, Chas. Bank Director. 108 Sutter
Davis, Andrew M. Merchant, Emporium. Post and Van Ness
Folger, J. A. Howard and Spear
Graenebaum, E. Secretary City Warehouse Co. Jackson & Battery
Greenbaum, M. 740 Mission
Hale, Marshal, Merchant. 6th & Market
Hale, P. C. Merchant. 6th & Market
Hale, R. B. Merchant. 6th & Market
Harvey, J. Downey. 52 11th St.
Hornick, C. W. Gen. Mgr. S. F. Call
Huntington, P. C. Mgr. Monadnock Bldg.
King, Homer S. Banker, Bank of Calif.
Koster, F. J. Cooperae. 678 Monadnock Bldg.
Landsberger, Julius A. 338 Pine
McNeill, A. J. Elev. Stocktn & Beach
Mackay, Clarence H., Bank Director. New York
McCoy, H. J. Sec. Y. M. C. A. 1220 Geary
McCutcheon, Edw. J. 1111 Merchants' Ex.
Moore, S. I. Secy. the I. C. Moore Estate Co. 1914 Devisadero
Painter, Edgar, J. B. Painter Estate Bldg.
Sherman, L. S. Sutter and Kearny
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters. Merchants' Exch. Bldg.
Symmes, Frank J., Merchant. 1046 Monadnock Bldg.
Talbot, W. H. Merchant. Foot of Third
Taylor, H. H. Manager Mills Bldg.
Thomas, H. W. 210 268 Market
Thompson, Beach. The Stanislaus
Electric Power Co. 909 Kohl Bldg.
Van Arsade, W. W., Lumber Dealer. 2401 Scott
Vander, Howard P. The Stanislaus
Electric Power Co. 909 Kohl Bldg.
Walker, David P., Bank Director. San Mateo, Cal.
Wright, F. V. 644 Taylor, Alameda

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co. Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co. Fifteenth and Utah

IRON WORKS.

California Iron Yard. 417 Kohl Bldg
 Fulton Iron Works. First & Market
 Jackson, Byron, Iron Works. W. Berk'y
 Moore & Scott Iron Works. Main &
 Morton & Hedley. 215 Harrison
 Risdon Iron Works. 298 Stuart
 Schrader, Otto. 1247 Harrison
 Vulcan Iron Works. 604 Missou.

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
 Doble, Abner Co. Fremont & Howard
 Taylor & Spottswood Co. 19th & Minn
 Woods & Huddart. 356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co. 310 Sansome

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co. 1465 Polk

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro. Sansome and Bush

Mendelson Bros. 439 Turk

JEWELERS.

Abrams, Henry M. Co. 717 Market
 Andrews, A. 999 Van Ness Ave
 Baldwin Jewelry Co. 1261 Van Ness Ave
 California Jewelry Co. 704 Market
 Carrau & Green. 1510 Buchanan
 Deramer & Co. 1341 Van Ness Ave
 Diamond Parlor Jew'ly Co. 1429 F'more
 Dinkelspiel, J. S. 150 Post
 Dorance-Battin Co. Chronicle Bldg
 Ehrenberg, A. & Co. Post and Kearny
 Glindermann, W. 818 Market
 Greenzweig, Geo. & Co. 150 Post
 Hall, A. I. & Son. 150 Post
 Hammersmith & Co. Sutter & Grant Av.
 Haringh, Leo. 896 Steiner
 Isaacs, Abe. 704 Market
 Judia, Alphonse Co. 704 Market
 Lehrberger, J. S. & Co. 717 Market
 Mayer & Welsch. 150 Post
 Nordman Bros. Bush & Van Ness Ave
 Radke & Co. 704 Market
 Schneider, M. & Co. 704 Market
 Shreve & Co. Van Ness & Sacramento
 Sorensen, James A. & Co. 715 Market
 Vanderslice, W. K. & Co. 1616 V. Ness

JEWELRY SUPPLIES.

Mathews, Roy P. Co. 717 Market

Muhs & Lochbaum Co. 1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co. 398 McAllister

Gantner & Mattern Co. Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. Cal. & V. Ness

Marks Bros. Eddy & Fillmore

Magnin, I. & Co. Van Ness & Austin Ave

Schwartz & Goodman. 1545 Fillmore

Paragon, The Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G. 2202 California

Gadner, A. 2378 Pine

LAMPS.

Boesch Lamp Co. 1135 Mission

Bauer Lamp & Reflector Co. 528 Gough

LAUNDRIES.

Domestic Laundry. 468 25th, Oakland

La Grande Laundry Co. 234 Twelfth

National Laundry Co. 3844 Eighteenth

San Francisco Laundry. 1408 Turk

United States Laundry. 1148 Harrison

White Star Laundry. 385 Elgith

Wormser, S. I. 317 Elgith

LAUNDRY MACHINERY.

Troy Laundry Mach. Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Goslinisky & Co. 747 Sansome

Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams. 431 Battery

Frank S. H. & Co. 416 Battery

Warner Leather Co. Sierra Bldg.

Hapham & Jansen. 524 Washington

Kauffman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co. 95 Market

Holmes Lim. Co. 704 Market

LITHOGRAPHERS.

Britton & Rey. 655 Commercial

Galloway Lithograph Co. 1684 Howard

Schmidt Lithograph Co. Second and Bryant

LIVERY STABLES.

Christensen, E. C. & Son. 1210 Valencia

Clemens, C. J. 316 Fulton

Kelly, Thomas & Sons. Pine & Franklin

Pease, E. R. 1009 Valencia

LUMBER DEALERS.

Alhion Lumber Co. Albion, Calif.

Blyth & Trott. Spear & Mission

Casper Lumber Co. 810 Kohl Bldg

Collins, Geo. H. 502 California

Dodge, E. J. & Co. 16 California

Dalbeier & Carson Co. Merchants Ex.

Excelsior Redwood Co. 4th & Channel

Ford, Chas. D. Co. Merchants Ex.

Grays Harbor Commercial Co. Foot of Third St.

Greenwald, Otto H. 320 Sansome

Hammond Lumber Co. Mchts. Ex. Bldg.

Hihn, F. A. Co. Santa Cruz

Hobbs-Wall & Co. 633 Howard

Hooper, C. A. & Co. Balboa Bldg.

Hooper, F. P. & J. A. 703 Merch. Ex.
 Howard, E. A. & Co. 20 Howard
 Hume, G. W. Co. 268 Market
 Jones Lumber Co. 648 Brannan
 Jones, Hugh Lumber Co. Potrero Ave. & Twenty-second

Kruse, J. S. Twenty-third & Shotwell
 Meyer, Adolph. 1510 Davisadero
 Pacific Lumber Co. 16 California
 Pope & Talbot. Foot of Third St.
 Renton, Holmes & Co. 115 Battery
 Seymour & Elliot. 142 Townsend
 Simpson Lumber Co. 112 Market
 Slade, S. E. Lumber Co. 112 Market
 Soule, John F. 112 Market
 Tacoma Mill Co. 310 Sansome
 Templeman, Henry. 22 Market
 Truckee Lumber Co. 1216 Flood Bldg
 Union Lumber Co. Monadnock Bldg
 Van Arsdale-Harris Lumber Co. Fifth & Brannan
 Wendling, G. X. James Flood Bldg
 Western Redwood Lumber Co. 263 Mkt

MACARONI MANUFACTURERS.

Spilvalo, C. R. & Co. 956 Bryant

Podesta, L. R. 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co. 514 Market

American Tool Works. 109 Mission

Boyle, Luey Co. 132 Monadnock Bldg

California Hydraulic Engineering Co. 523 Market

California Tool Works. 143 Beale

Compressed Air Machinery Co. Ecker

Cyclops Iron Works. 223 Main

Davis, Norris K. Seventh & Harrison

Evans, C. H. & Co. 183 Fremont

Goldschmidt-Thermil Co. 432 Folsom

Garratt, W. T. Co. Fremont & Natoma

Harron, Rickard & McCone. 451 Market

Henhaw, Bulkeley Co. 219 Spear

Hawitt Machinery Co. 37 Second

Marwedel, C. W. 255 Ninth

Meese & Gottfried Co. 19th & Harrison

Moore, Chas. C. & Co. 53 First

Pacific Tool & Supply Co. 402 Mission

Pennington, G. W. & Son. 313 Folsom

Pierston, Reedng & Co. Monadnock B.

Sanitary Devices Manufacturing Co. 24 Montgomery

Schilling, Adam & Sons. 21 Main

Union Iron Works. Potrero, S. F.

Young, A. L. Machinery Co. 28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co. 604 Turk

Mangrum & Otter. 561 Mission

Rigney, Thos. F. 2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co. 2386 Green

Coates & Campbell Co. 565 Mission

Cardinell-Vincent Co. 579 Market

Eberhard, Geo. F. Co. The. 330-332 Fremont

Fisher, Chas. 1680 Pine

French & Linforth. Wells Fargo Bldg.

Hugson & Marten. 418 Market

Luscombe & Isaacs. 1415 Davisadero

McLeod Mercantile Co. 143 Bush

Maydwell, C. A. 268 Market

Morgan & Allen Co. 717 Market

Pollak, Arnold. 114 Bush

Robinson Bros. Third & Mission

Sears, H. J. 88 Second

Sallman, Valere H. 2602 Filbert

Simonds, S. E. Co. 114 Sansome

Western Supplies Co. 564 Pacific Bldg.

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co. 535-555 North Point

MATRESSES AND UPHOLSTERY.

Bernhard Mattress Co. 122 Utah

Continental Bedding Mfg. Co. 219 San Bruno Ave

Crescent Feather Co. 19th & Harrison

Hagemann, H. M. 1529 Pine

Hoey, John. Rhode Island & Elgith

Klopstock Bros. 2257 Folsom

McRoskey, L. H. 927 Market

MEN'S FURNISHING GOODS.

Berger, Nat. 1449 Fillmore

Berger, Sam. 1449 Fillmore

Bullock & Jones. Post and Kearny

Cluck, Peabody & Co. How'd & Hd. Ct.

Ellis, Milton & Co. 953 Van Ness

Dorey & Cunningham. 11 Market

Greenebaum, Well & Michels. Mission bet. 3d & 4th

Hansen & Erick. 1105 Fillmore

Neustadter Bros. First & Mission

Rogerson, J. C. 3316 22nd

Toggery, The. Montgomery & California

Bernstein, Sam. 1138 Geary

MERCHANT TAILORS.

Growthall, W. L. Co. 704 Market

Harshall, A. 321 Crocker Bldg

Jacobi, J. M. & Co. Sutter and Montg.

Lyons, Chas. 1472 Fillmore

McMahon, Keyer & Stelgler Bros. 892 Van Ness Ave

Martin Bros. Humboldt Bk. Bldg.

Reid, J. & Son. 943 Van Ness

Rhenatrom, C. H. 2416 Fillmore

Stell, Henry Co. 642 Market

Valentine, R. 724 Market

METAL WORKS.

Finn, John Metal Works. 384 Second

Pacific Metal Works. 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 134 Sutter

MILK AND CREAM.

Columbia Dairy. 231 Franklin
 Jersey Farm Co. 3550 Nineteenth
 Loewe, Wm. G. 524 Rusala Ave
 Riverdale Creamery. 1416 Devilsadero
 S. F. Cream Depot. Minna near 11th
 Standard Milk Co. 3201 Sixteenth

MILLINERY.

Butler-Schultz Co. 957 Geary
 Hinz & Landt. 975 Geary
 Holm & Nathan. Bush & Polk
 Muller & Raas Co. Polk & Bush
 New York Millinery. 133 Van Ness
 Spencer & Mitau. 1140 Van Ness Ave

MILLWRIGHTS.

Dihert Mfg. Co. 7th & Folsom

MINERAL WATERS.

Ring Bros. Nineteenth & Castro
 Eggers, Chas. & Co. 118 Eureka
 Shasta Water Co. 6th & Brannan
 Witter Medical Springs Co. 647 V Ness

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.

Bourn, W. B. 2550 Webster

Ralston, W. C. 368 Bush

MINING MACHINERY.

Woodbury, Geo. E. 238 Townsend

Neckwear Manufacturers. 1103 Sutter

Helmman, H. M. 1649 Bush

Samter, L. & Sons. 758 Mission

NEWS DEALERS.

Foster & Orear. Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W. 560 Mills Bldg.

Palmer, Sid S. 307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co. 837 Mission

NUT DEALERS.

Sunset Nut Shelling Co. 427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc. 860 Mission

Yawman & Erbe Mfg. Co. 712 Mission

OILS.

Porter, W. S. 2029 California

Standard Oil Co. 461 Market

OPTICIANS.

Berthing Optical Co. 1529 Bush

California Optical Co. 181 Post

Chinn-Beretta Optical Co. 1821 Fillmore

Hirsch & Kaiser. 218 Post

Kahn, Geo. H. 1232 Van Ness Ave

Kahn, Henry & Co. 536 Market

OVERALLS.

Armer, A. M. & Co. 760 Mission

OYSTER DEALERS.

Darbee & Immel. 1836 Fillmore

Moraghan, M. B. Oyster Co. 330 Bran.

Morgan Oyster Co. The. 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n. Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson. 85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co. 816 Mission

Cluch, C. G. & Co. 156 King

Fuller, W. P. & Co. Beale & Mission

Klatt-Hirsch & Co. 113 Front

Magner Bros. 419 Jackson

Nason, R. N. & Co. Utah & Fifteenth

Rea, L. A. & Co. 1228 Fillmore

Whittier-Coburn Co. Howard & Beale

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons. 729 Davisadero

Brace, N. 459 Valencia

Frazer, John P. 221 Fell

St. Denis, J. Co. 1457 Ellis

Swan, J. S. Jessie, near Fourth

PAPER, PAPER RAGS AND PAPER BOXES.

Cal. Paper & Board Mills. 310 California

Cal. Paper Box Co. 3175 Sixteenth

Crown-Columbia Pulp & Paper Co. 728 Montgomery

Fleishacker, A. & Co. Grant Av. & Bush

Greater San Francisco Paper House. 915 Buchanan

Pacific Coast Paper Co. 545 Mission

In. Bag & Paper Co. 1059 Frkln, Okld

Willard, H. R. Chronicle Bldg.

Zellerbach, A. & Sons. Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co. 392 Church

Pawnee Indian Medicine Co. 2476 How'd

Law, Herbert E. Viavi Bldg. 636 Pine

Nat. Pharmacy Co. 957 Bdwy, Oakland

Armstrong-Quatman Co., Russ Bldg.
 Aronson Realty Co., 160 Sutter
 Babin, Landry C. Co., 423 Kearney
 Baldwin & Howell, 318 Kearny
 Baldwin & Stetson, 147 Sutter
 Bancroft, Paul, 111 Lick Bldg.
 Bew, Geo. E. & Co., 129 Sutter
 Boardman Bros. & Co., 608 California
 Bonfield, Jeffers & Ryan, 43 Post
 Bowes, Toy & Co., 111 Montgomery
 Brandon, Julian R., Cal. & Fillmore
 Browne, R. S. & Co., 129 Sutter
 Bull, Fred A., 251 Kearny
 Burnham & Marsh Co., 36 Kearny
 Bush, David & Son, 217 Russ Bldg.
 Clark, Curran, Russ Bldg.
 Clark, John, 111 Lick Bldg.
 China Bros., 255 Montgomery
 Coffey, H. E., 1244 Masonic Ave.
 Cowden, J. B., 339 Montgomery
 Cranston, Belvel & Dwyer, 573 Cal.
 Crim, W. H. & Co., Monadnock Bldg.
 Dillert & White, 10 Third
 Dunbar, F. A., 918 Monadnock Bldg.
 Easton, Wendell, 209 Monadnock Bldg.
 Ehrenpfort, Wm., 801 Fillmore
 Ferguson-Breuner Co., 251 Monty
 Fisher, Chas. W., 490 Halght
 Gliselman, Wm., Russ Bldg.
 Grady, John H., 3526 Twenty-fourth
 Grothwell, L. & Co., 414 Kearny
 Harrigan, Weidenmuller & Rosenstrin,
 Inc., 345 Montgomery
 Healy & Gillespie, 244 Church
 Hendrickson, Wm. & Co., Shreve Bldg.
 Hendley-Green Co., Van Ness Bldg.
 Heyman, Oscar & Bro., 113 Monty
 Hoag & Lansdale, 243 Bush
 Hooker & Lent, First & Market
 Inverness Land & W. Co.,
 Jacques & Thaler, 255 Montgomery
 Joast Sons & Co., 16th & Guerrero
 Kuhn & Feder, 329 Kearny
 Kane & Co., 217 Montgomery
 Kell Estate Co., 1209 Flood Bldg.
 Kendrick, Chas. H., 1284 Market
 Langrebe, McNevin & Jones, 408 Kearny
 Lehner, J. H., 417 Montgomery
 Lichtenstein Bros. Co., 268 Market
 Lyon & Hoag, 638 Market
 Mackenzie & Underhill, 106 Merch. Ex.
 Madison & Burke, 30 Montgomery
 Magee, Thos. & Sons, 22 Geary
 Martin, Walter S., Call Bldg.
 Marston, Frank W., Col. Marston Bldg.
 McElroy, R. D., 704 Market
 McGaw, John & Co., 232 Montgomery
 McGerry, W. B. & Co., 41 Montgomery
 McLeod Co., C. P., Inc., 2587 Mission
 McMahon, Mabry, 412 Market
 McMahon, O. L. & Co., 1256 Sutter
 Middleton, John, Pacific Bldg.
 Mooser & St. Germain, 1584 Polk
 McNeill, D. R. Realty Co., 2004 Delaware, Berkeley
 Nelson, Johnson & Co.,
 Norle-Haars Co., 810 Van Ness
 Oliver, P. B. & Co., 104 Montgomery
 Partridge, John, 333 Monadnock
 Plunkett, Jas. J., 2104 Market
 Pon, Albert J., 1012 Fillmore
 Powers, J. C. & Co., 761 Fillmore
 Realty Syndicate, 1218 Bdwy. Oakland
 Rich, A. J. & Co., 121 Sutter
 Rucker, Jos. H., 499 Broadway
 Russell, Chas. B., 222 Kohl Bldg.
 Sachs, Sanford, 2027 Sutter
 Sage, O. G., Mills Bldg.
 S. F. & Suburban Home Bldg. Society
 Schroth Co., The, 251 Kearny
 Schmitz, L. A., 3321 Twenty-first
 Scoffey, Leonidas J., 26 Montgomery
 Shainwald, Ruckbee & Co., 27 Monty.
 Skelton, E. W., 229 Montgomery
 Speck-Paschel Co., 54 Geary
 Strassburger, I. & Co., 484 California
 Stine, O. C., 23 Montgomery
 Strong, Belden & Farr, 45 Post
 Truman & Rodgers, 147 Sutter
 Truman Investment Co.,
 Humboldt Bank Bldg.
 Twist, W. P.,
 Umben, G. H. & Co., 20 Montgomery
 Von Rhein Real Estate Co., 51 Geary
 Wayman, Guy T., Mills Bldg.
 Weck, F. A. Realty Co., Berkeley
 Wehe, A. W., Metropolis Bldg.
 Weisslein Bros., 141 Sutter
 Whittell, George Jr., 75 Sutter
 Williams & Surryhne, 114 Sutter
 Wolf & Hollman, 327 Kearny

REAL ESTATE AND INSURANCE.

Clarence M. Mann, 318-324 Kearny
 Wright & Greene, 318 Kearny

RECREATION GROUNDS.

Herman, R., Harbor View Park
REFINERIES.
 Selby Smelting & Lead Works, 8th Floor
 Merchants' Exchange, 8th Floor

RESTAURANTS.

Bay State Restaurant, 29 Stockton
 Blanco, A. B., 863 O'Farrell
 Christensen, M. A. C., 870 Mission
 Louis Fashion Restaurant, 22 Sansome
 Gallindo, F. B., 1018 Van Ness Ave
 Kilborn & Hayden, 34 Market
 Krons, F. W., 911 O'Farrell
 Larsen, C. G., 50 Eddy
 Louve, The, 9 Fillmore & Eddy
 Petersen, Jacob, 9 Market
 Pouchan, G. & Co., 497 Golden Gate
 Ravn & Karstensen, 131 Market
 Swain Company, 1241 Van Ness
 Talt's, Eddy & Van Ness Ave
 Techau Tavern Co., 662 Pacific Bldg.
 Techau, R. J.,
 Westerfeld, P. & Co., 1530 Halght
 Zlukand, Chas. A., San Rafael

RIGGERS.

Smith & Rice Co., 118 Howard
ROOFING AND BUILDING PAPER.
 Paraffine Paint Co., 1039 Merch. Ex.
 Pacific Refining & Roofing Co.,
 379 Monadnock

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
 Goodyear Rubber Co., 573-579 Market
 Gorham Rubber Co., 50 Fremont
 Winslow, C. R. & Co., 658 Howard
RUBBER STAMPS, SIGNS & STENCILS.
 Moise, Klinkner Co., 1212 Market
 Patrick & Co., 126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.,
 La Zacaupa Rubber Plantation Co.,
 Russ Bldg.

RUG MANUFACTURERS.

California Rug Co., 3147 Lombard
SAFES.
 Freeman, Brewster & McCabe, 455 Golden Gate Ave.
 Herring-Hall-Marvin Safe Co.,
 Second & Jessie
 Hermann Safe Co., The, 126 Folsom
 Parcells Safe Co., 577 Market

SAW WORKS.

California Saw Works, 721 Brannan
 Simonds Mfg. Co., 368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co., 147 Grove
 Weber, C. F. & Co., 1151 Polk

SCHOOL BOOK PUBLISHERS.

Doub & Co., 717 Market
 Ginn & Co., 717 Market

SCREEN WORKS.

Quick, John W., 1215 Halght
SEEDS AND GRAIN.
 Bowen, E. J., Est of, 519 California

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co., S'soma & B'way
SEED GROWERS.
 Metson, W. H. & Co., 333 Kearny
 Morse, C. C. & Co., 43-56 Cal.

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons, 17 Spear
 Steiger Terra Cotta & Pottery Works,
 729 Mills Bldg.

SEWING MACHINES.

Cohen's, I. S. Sons, 1616 O'Farrell
 Evans, J. W., 1668 O'Farrell
 Jackson, W. E., 414 Polk
 Singer Mfg. Co., 17 Jones
 White Sewing Machine Co., 1478 Market
 Wilcox & Gibbs, 570 Sutter

SHEET IRON AND PIPES.

Smith, Francis & Co., 61 Fremont
SHEET METAL WORKS.
 Cronan, W., 19-23 City Hall Ave
 Delano Bros., 70 Spear
 Shields, Thos., 571 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc., 112 Market
 Pacific Shipyard & Ways Co.,
 Alameda Point, 172 East
 Turner, Matthew, 14 Stuart
 Whelan, Jas. J., 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.,
 138 Stuart
 Josselyn, G. M. & Co., 25-33 Main
 Sellers, Madison & Co., 96 Market
 Weeks-Howe-Emerson Co., 61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, 426 California
 American Trading Co., Monadnock Bldg
 Balfour, Guthrie Co., 320 Sansome
 Barneson, Hübner Co., Cal. & Front
 Bates & Chisough, 49 Eddy Bldg.
 Bowring & Co., California and Front
 Dempster & Son, Merchants' Exchange
 Gale Bros., 408 Davis
 Grace, W. R. & Co., 612 California
 Hermann, Geo. Co., 310 Sacramento
 Johnson-Locks Mercantile Co.,
 213 Sansome
 Lund, Henry & Co., California & Front
 Mitsui & Co., Merchants' Exchange
 Meyer, Wilson & Co.,
 Alaska Commercial Bldg.
 Moore, Ferguson & Co., 690 Commercial
 Newhall, H. M. & Co., 114 Battery
 Otis, McAllister & Co., 310 Sansome
 Parrott & Co., 204 California
 Plummer, Geo. E. & Co., 54 Stuart
 Port Costa Milling Co., 210 Battery
 Sprackels, J. D. & Bros. Co., 58 Clay
 Williams, Dimond & Co., 310 Sansome

SHIPSMITHS.

Chrestoffersen & Tway, 420 Beale
SHIRT MANUFACTURERS.
 Eleoesser-Heynemann Co., 77 Battery
 Ulman, Selligsohn & Brown,
 149 New Montgomery

SHOE GOODS.

Dolliver Bros., Mission and Second
SICK ROOM GOODS.
 Goodban, F. E., 1305 Gough

SILK MANUFACTURERS.

Nonotuck Silk Co., 3164 Sixteenth
 Carlson-Currier Co., Bush and Sansome

SILVERWARE.

Graves, W. E., 717 Market
SMOKERS' ARTICLES.
 Hehnlinger, C. P. & Co., 687 Guerrero
SOAP AND TALLOW MANUFACTURERS.
 Fischbeck Soap Co., 17th & R. Island
 Lillie, Chas., N. W. cor. Bay & Webster
 Luhn, Otto & Co., 117 Diamond
 Newell & Bros., 2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co., 685 Bryant
SODA WATER APPARATUS AND SUPPLIES.
 Becht, G. J. Co., 361 Ellis
SODA WATER MANUFACTURERS.
 Belfast Ginger Ale Co., Union & Octavia
SPICES AND FLAVORING EXTRACTS.
 Rieger, Paul & Co., 116 First
STARCH MANUFACTURERS.
 Everding, J. & Co., 48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne, 1400 Fourth
 Bonestell, Richardson & Co., 116 First
 Cen. Stationery & Sup. Co., 1186 Mkt
 Crocker, H. S. Co., 617 Market
 Dixon, Fish & Co., 206 California
 Hill, Harley J., 220 Market
 Schwabacher-Fray Stationery Co.,
 42-44 Sutter
 Standard Office Sup. Co., 427 Monty
 Upham, Isaac Co., 104 Battery
STEAM ENGINE MANUFACTURERS.
 Ohmen Engine Works, 17th & Capp
STEAMSHIP AND TRANSPORTATION COMPANIES.
 California Transportation Co.,
 Jackson-St. Wharf
 Capelle, Robert, 250 Powell
 Cook, Thos. & Son, 32 Powell
 Etore Patrizi & Co., 23 Mont. Ave.
 Fugazi, Cav. Uff, J. E., 628 Montgomery
 Hamburg-American Line, 908 Market
 Pacific Coast Steamship Co., 112 Market
 Pacific Mail Steamship Co., Flood Bldg.
 Togo, Kisen Kaisha Co., Ferry Bldg.
 Northern Commercial Co., 320 Sansome
 Occidental & Oriental S.S. Co., Flood B.
 S. F. Dry Dock Co., 210 California
 Shipowners' and Merchants' Tugboat
 Co., 210 California
 Wells Fargo & Co. Express,
 Second and Mission
 Zappettini & Perasso, 1 Mont. Av.

STEVEDORES.

Eschen & Minor, 46 Stewart
STORE AND OFFICE FIXTURES.
 Fink & Schindler Co., 218 Thirteenth
 Simmen, John, 70 Rausch

STONE AND IRON FOUNDRIES.

Graham, James Mfg. Co., 27 Minna
 Steiger & Kerr, Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works, 20th and Indiana
SURETY COMPANIES.
 American Bonding Co., Fourth & Market
SURGICAL INSTRUMENTS.
 Walters & Co., 1834 Geary

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial
SYRUPS.
 Colonial Preserving Co., 3460 25th
 Long Syrup Refining Co.,
 16th and Harrison
 Pacific Coast Syrup Co., 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co., 3rd & Mission
 Baumgarten, J. & Co., 671 Golden Gate
 Ford, C. W. R. & Co., 164 Sutter
 Reiss Bros. Co., 114 Kearny

TANNERS.

Eagle Tannery, 26th & San Bruno Ave
 Legallat-Hellwig Tanning Co.,
 Sixth Ave. South, South S. F.
 Norton Tanning Co., 316 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co., 126 Mission
 Caswell, Geo. W. & Co., 530 Folsom
 Folger, J. A. & Co., 16th and Spear
 Grandjean, Henry, 359 2nd, Oakland
 Gultard & Co., Inc., Harrison & Ritch
 Hills Bros., 645 Howard
 Jones-Paddock Co., 228 Fremont
 Schilling, A. & Co., 2d & Folsom
 Therbach, Chas. F. Co., 443-447 Battery
 Tyler, S. H. & Son, 3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank, Pine and Montgomery
 Pacific States Tel. & Tel. Co.,
 445 Bush

TENTS AND AWNINGS.

Ames-Harris-Neville Co., 607-609 Front
THEATERS.
 Belaoso & Meyer, Sutter & Steiner
 Orphaum Circuit Co., Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co., 432 Folsom
TIMBER PRESERVING.
 S. F. Timber Preserving Co., 17th & Ill.

TIN PLATE MANUFACTURERS.

Williams, I. B., 918 Crocker Bldg.
TITLE INSURANCE.
 Cal. Title Insurance & Trust Co.,
 Kohl Bldg

TOWEL COMPANIES.

Galland Mercantile Laundry, 317 Eighth
 S. F. Towel Co., 618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co., 1600 Polk
 Sadler & Co., 782 Mission

TRANSFER COMPANIES.

Union Transfer Co., Grant Av. nr. Geary

TEUNES.

Hirschfelder & Meaney, 20th & Florida
 Malm, C. A. & Co., 266 Bush
 Oppenheimer, James, 842 Market
 Pacific Trunk & Bag Co.,
 Front & Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co., 520 Market
 Bornemann, Geo. C. Co., 546 Market
 Revalk, R. E. & Co., 432 Market

UNDERTAKERS.

Gray, N. & Co., 2198 Geary
 Maas, H. F. Co., 1335 Golden Gate Ave

UNDERTAKERS' SUPPLIES.

Cal. Casket Co., 959 Mission
UNDERWEAR.
 Daimel Linen Mash System Co.,
 1107 Van Ness Ave

UNIFORMS AND REGALIA.

Litchfield, J. M. & Co., 280 Seventh
 Pasquale, B. & Co., Turk & Webster

VARNISH MANUFACTURERS.

Berry Bros., Ltd., 568 Howard
WAGON AND CARRIAGE MATERIALS.
 Holt Bros. Co., 314 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co., 534 Howard
WALL PAPER AND MOLDINGS.
 Quadt, John, 10th & Market
 Tozer, L. & Son, 1627 Pine
 Uhl Bros., 717 Market

WAREHOUSES.

De Pue, E. J. Merchants' Ex. Bldg.
 Granger's Business Assn., Mer. Ex.
 Haslett Warehouse Co., 310 California
 Lombard Warehouse Co., 204 Cal.
 Morse, I. H., Lombard & Battery
 S. F. Warehouse Co., 35 Second
 Schieck, John C., 21st & Indiana
 South End Warehouse Co., 2d & T'send

WELSBACH MANTELS AND SUPPLIES.

Welsbach Co., 357 McAllister

WINES AND LIQUORS.

Ahrens, Bullwinkel Co., 1st & Harrison
 Arnold, B. & Co., Townsend & Stanford
 Bibb, Sam & Co., 1213 Sutter
 California Wine Ass'n., 3d & T'send
 Cerruti Mercantile Co., 435 Washington
 Chapman & Wilberforce, 705 Sansome
 Chevalier, F. Co., 246-256 Mission
 Crown Distilleries, 19 Minna
 French-American Wine Co.,
 1821 Harrison
 Gold Eagle Dis. Co., 257 Devisadero
 Gundlach Bundschu Wine Co.,
 22 California
 Grauerholz, H. J., 2450 Mission
 Herrscher, Jos. Co., Front & Merchant
 Hotaling, A. P. & Co., 429 Jackson
 Italian-Swiss Agricultural Colony,
 Cor Battery & Greenwich
 Jesse Moore Hunt Co., 2nd & Howard
 Jones, Mundy & Co., Monadnock Bldg
 Kuhl-Schwarke & Co., 7 Spear
 Lachman & Jacobl., 706 Sansome
 Lavalenthal Bros., 2121 Folsom
 Levy, Simon Co., 16th & Jessie
 Lillestole, O. I., 346 Wash.
 Livingston & Co., 3443 Seventeenth
 Livingston, M. A., 1842 Golden Gate
 Lubben, John, Drumm & Merchant
 Lyons, E. G. & Raas Co., 430 Bryant
 Martinoni, E., 714 Montgomery
 McDonald & Cohn, 520 Valencia
 McLeod Hatje Co., 2499 Seventeenth
 Melnecke, Chas. & Co., 314 Sacramento
 Naber, Alfs & Brune, 825 Mission
 Napa & Sonoma Wine Co., 112 Tenth
 Pacific, E. E. & Co., 2049 15th
 Rathjen Co., 249 Fillmore
 Repsold, A. & Co., 22 Davis
 Rheinstrom Bros., 347 Davis
 Rosenblatt Co., Thas., Second & Folsom
 Rhyner, Chas., Folsom & Army
 Schilling, C. & Co., 20th & Minnesota
 Schlesinger & Bender,
 Mariposa & Harrison
 Sherwood & Sherwood, 54-56 Pine
 Shultz, Wm. A., 318 Walnut
 Shea, Bocqueraz & Co., 509 Mission
 Siebe Bros. & Plageman, 424 Battery
 Soule, John & Co., 659 Devisadero
 Sutter Home Wine Dis. Co., 321 Front
 Swiss-American Wine Co., 530 Wash'n
 Van Bergen, N. & Co., 340 Wash.
 Weniger, P. J. & Co., Van Ness & Ellis
 Wetmore, Rowen Co., 42 Davis
 Wichman, Lutgen & Co., Clay & Bat'y

WIRE AND WIRE ROPE.

American Steel & W. Co., 16 & Folsom
 Pacific Steel & Wire Co., 1st & Mission
 Roebling's, John A. Sons Co., 202 2d

WOOD DEALERS.

Independent Wood Co., 1109 Battery

WOOD AND WILLOW WARE.

Heyman-Well Co., The, 720 Mission
 Lake & Co., Inc., Ross Valley
 Levensen Co., Pine & Front

WOOL.

Koshland, S. Co., 110 Market
 S. F. Wool Sorting & Scouring Co.,
 117 Geary

WOOLEN MANUFACTURERS.

Tryon, E. H., Monadnock Bldg
 Sheldeman, B., 1540 Fillmore

WRECKERS.

Whitelaw Wrecking Co., 336 Main
YEAST AND VINEGAR MANFRS.
 Consumers' Y. & V. Co., 690 Grov.
 Golden Gate Compressed Yeast Co.,
 26 Mint Ave.

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

THE TRANSMISSISSIPPI CONGRESS

The nineteenth annual session of the Trans-Mississippi Congress, which meets in San Francisco October 6 to 10, inclusive, is an event next in importance to the arrival of the fleet. It brings together a large body of representative men of the West, for the discussion of Western problems, and for the devising of plans and projects to make their great section of the country even greater than it is. These men will see San Francisco as we desire to have it seen—flowering out, in the finest forms of architectural beauty and commercial power, and they will carry home with them their own vivid impressions of the City's new growth. It is worth while having these people come, and royally entertaining them while here, if only to promote the fellowship of the West.

The subjects for discussion by the Congress are: Irrigation and Drainage, River and Harbor Improvement, Leasing of Public Lands, Dry Farming, Alaska Statehood, Parcels Post and Postal Banks, Trans-Pacific Trade, Closer Trade Relations with the Latin Republics, Public Ownership of Utilities, Panama and the Canal, Hawaii and the Philippines, Immigration, Livestock Industry, National and State Aid for Highways, Sugar Beet Industry, Alaska-Yukon-Pacific Exposition, National Finances, An Enlarged and Improved Consular Service in the Far East, The Pan-American Railroad, Interstate Commerce.

In all of these subjects San Francisco has an interest, for she stands in relation to the West as New York does in relation to the East. Nothing should be omitted by the City that can in any way contribute to the success of the gathering.

ERADICATING TUBERCULOSIS

The Merchants' Association does not commonly give its support to proposals and projects of other organizations, preferring, usually, to let such matters stand on their merits. The San Francisco Association for the Study and Prevention of Tuberculosis, however, embraces in its membership some of the best-known medical men in San Francisco, and so many members of the Merchants' Association have requested us to help present its case to the public that we feel justified in giving it space in the Review. Some of the

leaders in the movement for the prevention of tuberculosis are personally known to the writer, who believes that they will do a great work in this community if given proper support. The new organization makes the following appeal for funds:

This is to invite you to become a member of the San Francisco Association for the Study and Prevention of Tuberculosis. It will cost you only \$1 per annum, an amount you will never miss.

Tuberculosis is the most fatal disease of modern times. It causes the death of one-third of those who die between the ages of twenty and thirty and more than a quarter of the deaths of those who die between the ages of thirty and forty. One-seventh of all of us die of Tuberculosis. And yet, it is a preventable and usually a curable disease.

Many sufferers from tuberculosis come to California for health, but it is a fallacy that most of our tuberculosis infected population is imported. It is just as easy to contract tuberculosis here as anywhere else.

This Association should have every man and woman in San Francisco as members. It intends to teach all who will learn how not to get the disease; how not to give the disease; and how to get well of it. These things are known to some of us and all may know who will.

To do this we need some money to pay for clerical and other assistance. We will provide the time and the work to do the things which can not be paid for. Remember that membership is only \$1 per annum.

Life membership \$100.

Donations, large or small, gratefully received.

Send your name in.

HARRY M. SHERMAN, M. D.,

Chairman, Committee Education and Publication.

MRS. JOHN F. MERRILL,

Chairman Committee on Membership.

The officers of the Association for the Study and Prevention of Tuberculosis are: Thomas E. Hayden, president; Dr. Herbert C. Moffitt, first vice-president; Mrs. J. F. Merrill, second vice-president, and Wm. C. Voorsanger, secretary. The treasurer is the Crocker National Bank, and the office is at Room 323 Hastings Building, 162 Post street.

NEW MEMBERS COMING IN

The Merchants' Association has a great many members, but it needs more. It is always growing, always increasing its public services, expanding its field of usefulness, setting its ambitions for San Francisco further and further ahead. It needs, and it strives hard to deserve, the adherence and support of every good man in the community, whether he happens to be engaged in commercial pursuits or not, and has recently altered its constitution so that any good citizen interested in the improvement of the City can become a member. Those who have taken advantage of that opportunity during the month just passed are the following:

H. R. Willard, Paper Dealer... Chronicle Building
Andrew V. Wood, Publisher... McAllister and Hyde
McNair & Wayman, Insurance...
Daneen & Rehfisch, Insurance...
London Assurance Corporation...
California Insurance Company, Insurance...
McDonald & Miller, Insurance... 265 Bush Building
C. H. Ward, Insurance... 211 Sansome
Wm. A. Brennan, Insurance... 604 Merchants' Bldg.
Amrath, Greenhood & Jansen, Public Acc'ts
Carlsde, Keim & Co., Flour, Grain and Feed...
Trauman Investment Company...
Henry R. Worthington, Pumping Machinery... 148 First

BONDS WERE PROPERLY SOLD

The spirited bidding for San Francisco bonds must be a cause of gratification to everybody interested in the City's credit. The Supervisors awarded the bonds exactly as they should have been awarded, and if the situation presented some difficulties and aroused some criticism, it was nothing compared to the trouble any other course would have made. Under the circumstances it was the only proper thing to do. No better course of conduct than doing the proper thing can be expected of any man or body of men.

FIGHTING OFF THE LOAN SHARK

In every large establishment there are men who can only be saved from the loan shark by decisive measures. In dealing with the money-borrowing evil one of the leading mercantile houses of San Francisco has sent to its employees the following letter, the publication of which may be of service to other firms:

To the Employees of—

This is to warn you against the evil that existed in this City prior to the conflagration of April 18th, and for your own good, to restrain you from falling prey to LOAN SHARKS AND MONEY LENDERS who have hitherto reaped a rich harvest out of the hard earnings of clerks and wage workers who became their victims.

Notice—Any person or persons working in any department as an employee of —, who assigns or disposes of his salary in any way, will not be permitted to continue in the employ of this company. Each and every employee of this house is supposed to draw his salary and receipt therefor, and any disposition on the part of our employees to assign same will be considered an infraction of the rules.

BUILDING OF CITY'S NEW WATER FRONT HAS BEGUN

Construction of the new waterfront facilities of San Francisco began in September, with the dredging for the foundations of the largest wharf on the Pacific Coast, Pier 40, which will have an area of 130 by 650 feet, or nearly two acres. The contract was awarded to Robert Wakefield, of Portland, for \$302,400.

The structure will be supported by 440 concrete cylinder piers, three and a half feet in diameter, with pile cores. The deck will be similar to the floor construction of Class A buildings, except for the use of heavier steel. There will be a track down the center and the whole will be covered with a steel shed. The floor will be paved in part with asphalt and in part with vitrified brick. It will be possible, in time, to install on this wharf the most modern cargo handling appliances, such as traveling power cranes, and to run cars over it from the belt railway.

The Harbor Commissioners have awarded a contract to the Eureka Construction Company for paving East street, in the vicinity of piers 42 and 44, and parts of Berry and King streets. Traffic in this vicinity has heretofore been compelled to take to the wharves, but the paving of East street will provide a new, broad and solid thoroughfare.

Twelve thousand five hundred dollars will be paid to the State by the Southern Pacific, as its share of dredging Channel street.

Hayes & Franklin

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 13

SAN FRANCISCO, CAL., NOVEMBER, 1908.

No. 147

HOW TO VOTE ON AMENDMENTS ON NOVEMBER 3

Recommendations of the Merchants' Association in Regard to Proposed Constitutional Changes

The Board of Directors of the Merchants' Association makes the following recommendations to voters on the subject of the proposed constitutional amendments:

Senate Amendment No. 1.

To reform the present revenue laws by separating state from local sources of taxation. Vote YES.

Senate Amendment No. 14.

To raise the salaries of certain State officers—of Governor to \$10,000; Lieutenant Governor, \$4,000; Attorney General, \$6,000; Secretary of State, Controller, Treasurer and Surveyor-General each to \$5,000. The maximum pay of clerks in State offices would be raised by this amendment from \$1,600 to \$1,800. The increasing dignity, influence and responsibility of these offices calls for larger recognition. Vote YES.

Senate Amendment No. 16.

To fix the salaries of legislators at \$1,000 for a regular session and \$10 a day, for not more than 30 days, during extra sessions. No bills are to be introduced after the first 40 days except by a three-fourths vote, and the expense for attaches shall not exceed \$500 a day for each house at regular sessions, and \$200 a day for special sessions. Vote YES.

Senate Amendment No. 26.

To repeal the section of the Constitution providing that the mortgage tax shall be paid by the lender. Vote YES.

Senate Amendment No. 29.

To permit the issue of State bonds, to run 75 years; only interest need be provided for during the first quarter of the term. The purpose of the issue must be stated and the proposal ratified by a majority vote of the people. This would assist San Francisco's waterfront development. Vote YES.

Senate Amendment No. 31.

To permit corporations, except public service corporations, to extend their existence 50 years. It would not permit corporations to extend any of their franchises. Vote YES.

Senate Amendment No. 32.

To limit the expense for attaches of each house of the Legislature to \$500 a day for regular sessions and \$200 for special sessions. This is apart from Senate Amendment No. 16, above. Vote YES.

Senate Amendment No. 33.

To limit the liability of shareholders in a World's Fair corporation to the par value of their stock. It is needed to facilitate the

organization of an exposition company. Vote YES.

Senate Amendment No. 34.

To provide that contracts to buy or sell stocks on margin or for future delivery shall be void where there is no intention to deliver the goods, and that money paid on such contracts can not be recovered. Vote YES.

Assembly Amendment No. 3.

To enable the Legislature to pass a direct primary law. Vote YES.

Assembly Amendment No. 7.

To permit the Legislature to regulate the fees as well as the compensation of county officers in proportion to services rendered, and in accordance with a classification of counties by population, and also to regulate the compensation of grand and trial jurors in all counties, such compensation not to exceed \$3.00 per day and mileage. Vote YES.

Assembly Amendment No. 8.

To include evening schools in the school system supported by the State School Fund and the general State School Tax. Vote YES.

Assembly Amendment No. 24.

To change the personnel of the State Board of Education so that the Board shall consist of the Governor of California, the Superintendent of Public Instruction, a representative of the State University, selected by its President, and a representative of Leland Stanford Jr. University, selected by its president, a representative of the State normal schools selected by the presidents thereof, a practical business man selected by the Governor and representatives of the rural schools, the City schools and the polytechnic schools. Vote YES.

Assembly Amendment No. 28.

To give the Governor 30 days instead of 10 after adjournment of the Legislature within which to examine and sign bills. Vote YES.

Senate Bill No. 850.

To change the seat of State government from Sacramento to Berkeley. Vote NO.

Senate Bills 461 and 812.

To issue \$3,000,000 of 20-year bonds for water front improvement and the purchase of lands at Islais Creek. On these measures the Board makes no recommendation.

Vote against an ordinance to give John Egan a street railway franchise covering a large number of streets in San Francisco. Vote NO.

STREET CAR SERVICE FOR THE OUTLYING DISTRICTS

Association Investigates the Problem of Caring for the Suburban Population.

The engineer inspector for the Merchants' Association has been engaged for several weeks in studying the needs of outlying districts of San Francisco in respect to street railway service. He has made an extensive report, specifying districts that should have car lines, in order that the vacant areas in the City's suburbs may be populated as soon as possible.

This report will be considered by the Board of Directors at an early date. A special committee has been appointed to go over the work. The directors feel that it is a matter of the greatest importance to San Francisco that population should not be driven to the transbay suburbs by lack of transit facilities, and the report will probably be made the basis of some pertinent recommendations to the United Railroads and the Board of Supervisors.

On this subject the directors will be glad to hear through the secretary from individuals and improvement clubs that may have something to suggest. At the present time plans are merely preliminary and tentative but it is hoped that a complete scheme may be evolved for the gradual extension of the street car lines until every part of the City shall have good service and nobody need leave the peninsula that can find a home-site on it anywhere.

HACK FARE ORDINANCE IS SENT TO THE SUPERVISORS

Merchants' Association Measure Reducing Rates to the Hotel District is Referred to the License Committee.

The amended hack fare ordinance, reducing hack and cab fares within the hotel district, which was prepared by the Merchants' Association after conference with the Hotel Men's Association and the Stable and Carriage Owners' Association, has been transmitted to the Board of Supervisors and referred by the Board to the Committee on Licenses. The letter accompanying the ordinance says:

While the rates in San Francisco are higher in some respects than those in many of the Eastern cities, it is recognized that the conditions here are different owing to the hilly nature of many of our streets and the higher wages paid for drivers.

The principal point of contention has been the price of \$2 for coupes, two passengers or less, and \$2.50 for carriages, four passengers or less, or from trains or steamers, and the hotels within the district bounded by Broadway, Fillmore and Fourteenth Streets, and the City front.

The Merchants' Association called a conference

of representatives of the Hotel Men's Association and the Stable and Carriage Owners' Association to discuss this matter. It was agreed that while the above prices would not be exorbitant for hotels situated in the more distant portion of the City within the above boundary, it is a well known fact that the principal carriage business to and from trains or steamers is to the down-town hotels.

It was therefore agreed that the rate for coupes, two passengers or less, should be reduced from

\$2 to \$1.50 and that the rate for carriages, four passengers or less, should be reduced from \$2.50 to \$2, and that the district within which the above prices would prevail should be slightly smaller than the old district, but such as would include all hotels in the central portion of the city.

Very respectfully,
THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

Andrew M. Davis, President.
L. M. King, Secretary.

WHAT AMENDMENT NO. 1 WOULD HAVE ACCOMPLISHED THIS YEAR

**Saving to Individual Taxpayers Would Have Been \$712,040
Had the Proposed Reform Been in Force**

Prof. Carl C. Plehn, secretary of the State Revenue Commission, has computed for the Merchants' Association and the people of this City what would have been the effect on the San Francisco taxes of the adoption of Senate Constitutional Amendment No. 1. This computation is of the greatest municipal interest and shows that the amendment would have caused an actual net saving to the taxpayers of San Francisco, other than corpo-

rations withdrawn from local taxation, of \$712,040.40, or .178 in the rate. We present the figures below, although it is not upon this showing alone that the Merchants' Association has recommended the adoption of Senate Constitutional Amendment No. 1, but because the directors believe the proposed system will be a great advance over the present unscientific and often inequitable one.

Companies.	Assessed Valuations.	
	Per. Prop.	Realty and Impvs
Southern Pacific Co....	\$ 90,365	\$
Southern Pacific Railroad....	54,550	4,913,670
Southern Pacific Railroad, shipping....	48,645	
Central Pacific Railway....	42,940	133,050
Central Pacific Railway, shipping....	202,040	
Central Pacific and Southern Pacific....		1,237,930
South Pacific Coast Railway....	450	72,495
South Pacific Coast Railway, shipping....	72,495	
Northwestern Pacific Railroad....	17,440	
Northwestern Pacific Railroad, shipping....	143,060	
Santa Fe....	34,855	643,380
Santa Fe, shipping....	91,155	
Ocean Shore Railway....	3,070	21,340
		\$7,021,865
One-third off Real Estate and Improvements for non-operative....		2,340,621
Total Operative....		\$4,681,244
	Franchise	Per. Prop.
United Railroads....	\$8,604,250	\$2,695,750
California St. R. R....	274,000	376,260
Presidio R. R....	10,000	50,000
Sutter St. R. R....	20,000	4,000
Geary St. R. R....		108,928
		58,710
Western Union....		44,250
Pacific Postal....		12,404
Com. Pacific Cable....		14,000
American District Telegraph....	2,500	635
Home Telephone....	75,000	425,000
Pacific States Tel. & Tel. Co....	450,000	2,724,300
		282,630
S. F. Gas and Electric....	150,000	4,254,720
Met. L. & P. Co....	10,000	272,087
Pacific Gas and Electric Co....		12,665
City Electric Light....		34,900
Mutual Light....	10,000	338,061
		51,820
13 Sundry car companies....		30,548
Wells, Fargo Co. Express....	100,000	91,149
56 Banks....	132,000	19,664,451
179 Sundry Insurance Co's....	1,282,460	362,866
4 Title Insurance Companies....	105,500	257,205
53 "Franchises"....	1,693,750	
Totals....	\$12,919,460	\$32,690,844
		\$9,247,444
TOTAL OF ABOVE		\$54,857,748
State Board, 1908, railway apportionments....		375,511
TOTAL LOST FROM ASSESSMENT ROLL		\$55,233,259
Total value as returned by Assessor and Auditor....		\$454,352,820
Railroad Assessments by State Board for 1908....		375,511
TOTAL VALUE OF ALL PROPERTY		\$454,708,331
COMPUTATION OF GAIN AND LOSS.		
Total value of all property....	\$454,708,331	
Deduct property removed from city taxation....	55,233,259	
Property subject to city taxation....	\$399,475,072	
State taxes saved on above at 40 cents....		\$1,597,900.28
City taxes lost on \$55,233,259 at \$1.50....		828,498.88
		\$ 769,401.40
Less Licenses Lost....		57,361.00
BALANCE OR AMOUNT SAVED TO TAXPAYERS OTHER THAN CORPORATIONS WITHDRAWN....		\$ 712,040.40
Effect in terms of tax rate.		
City taxes at \$1.50 on \$454,708,331 would raise....		\$6,829,624.96
Add Licenses lost....		57,361.00
Total....		\$6,877,985.96
Above amount divided by \$399,475,072 gives new city rate (the only tax)....		\$1.722
Old tax rate aggregate....		\$1.900
Deduct new tax rate....		1.722
Net saving to each taxpayer, in rate of....		\$.178

COMMITTEE ON TRANSPORTATION ACTIVE FOR THE MERCHANT

**Asks to be Informed of Any Freight Rates
That Discriminate Against San Francisco.**

The Merchants' Association Committee on Transportation, of which M. H. Robbins Jr. is chairman, has sent a circular letter to the members of the Association, asking them to report to this office any ease of freight rates that discriminate against San Francisco. It is the intention of this committee to take up such matters and seek an adjustment of them without in any way invading the field of the newly formed Traffic Bureau of the Merchants' Exchange. Several complaints have already been received and will be investigated.

CAUSES THE RESETTING OF CURBS ON MINNA STREET

**Inspection of Bond Issue Work by the Merchants' Association Proves Valuable
to Property Owners.**

Property owners on Minna Street benefited by the Merchants' Association inspection of street work during the month. The curbs and gutters and about 150 feet of pavement from New Montgomery Street to Second were laid during the week ending October 10th, but the curb setting was poorly done and the Association's inspector called the attention of the proper authorities to it, with the result that the work was ordered done over. The quality of material used was good.

Other work under the bond issue of 1903, inspected by the Association, was as follows:

Sutter Street Pavement.

The concrete base has been laid from Sansome to Montgomery Streets, and the curbs are set and gutters paved between Montgomery and Kearny. The quality of the work is first class and the material conforms to contract.

Market Street Pavement.

Work at Drumm Street has begun at last.

Sacramento Stone Storm Sewer.

The recent work on this improvement has consisted of repairing over the trench and connecting side sewers and opening the old sewer and filling it with sand in accordance with the specifications.

Commercial Street Storm Sewer.

During the week ending October 10th, about 121 feet of this sewer was completed. The bottom and invert have been brought up to Front Street and the invert has been lined with vitrified brick.

Piles for the foundation were driven from Front to Sansome. The quality of the work is first class and the material was up to contract.

The Commission on Revenue and Taxation estimates the revenue from the taxes provided for the State at \$7,525,176. The ad valorem tax levy for this fiscal year, as made by the last Legislature, was \$7,186,779, leaving a surplus of \$338,397.

The average saving to taxpayers throughout the State would be 18 cents in the tax rate.

PURCHASE OF SPRING VALLEY SHOULD NOT BE LONGER DELAYED

Present Fire Risk Is Costing Property Owners Heavily for Private Protection and Excess Insurance Rates

By George J. Wellington

[Note. The Review frequently prints contributions from members of the Merchants' Association and from people interested in the Association's work. Such contributions, however, are published solely for the purpose of disseminating ideas, and must not be construed as committing the Association to any particular policy in regard to the subject-matter of the articles presented. Ed. Review.]

Now that the Merchants' Association has voted to endorse municipal acquisition of the Spring Valley Water Company's system, by purchase at a fair price, I would suggest that the matter be pressed to a conclusion at the earliest opportunity.

Our business community is composed of men whose vocations confine, to a great extent, their powers of reasoning to the limits of commercial transactions. It appears to be quite difficult to excite public interest without the demonstration of individual gain; in fact, it is eminently proper that a proposition emanating from our Association should in every case be presented on a basis of dollars and cents.

By reason of its financial features, the matter of municipal ownership and improvement of a water supply should be our very first consideration.

Costliness of Delay.

From my own view point, I am witnessing the needless expenditure of large sums of money because of the lack of interest or action in bringing about the consummation of the proposed deal with the Spring Valley Water Company.

In order to comply with the Underwriters' requirements and gain the maximum reductions in rates of insurance, it is necessary for owners installing private fire protection to have two sets of tanks of large capacity placed at the tops of their buildings. It can be readily seen that the cost of building construction, beginning at the foundation piers in order to carry the loads, is greatly increased. The duplicate sets of tanks are also an added expense; both could be avoided were it possible for owners to secure a connection of proper size from the City mains, as is the privilege in Portland and Los Angeles, where the municipalities own the water supplies.

In cases that I have in mind, where property owners have installed private fire protection, the excessive costs have ranged from \$2,000 to \$7,000.

The owner of the building equipped is not the only one who profits by his efforts to safeguard the building. Insurance rates are based upon schedules which include exposure charges that are minimized where the exposing structure is thoroughly protected; therefore the reduction in costs with consequent encouragement of private equipments is a matter of interest to the community as well as to the individual.

Better Reduce Costs than Profits.

Many people who have considered the in-

stallation of private fire protection have been discouraged by what they consider excessive prices, although the reduction in insurance rates would have compensated handsomely for the investment. It is a public duty, if we are to be a commercial City, for each individual to pay close attention to every avenue that will minimize the costs of investments and maintenance. Fixed charges of interest, insurance, etc., as every business man knows, govern the prices at which a man sells his merchandise. In competition with merchants of other cities, it is better business practice to reduce costs rather than profits in order to meet the prices of the competitors.

Conditions Make Rates.

Various associations in San Francisco are continually raising the cry of extortionate rates of insurance that are charged by the Underwriters. Should they resort instead to the exercise of common sense, it would be found that the power to improve conditions lies within their grasp. The rates of insurance in San Francisco will be reduced voluntarily by the Underwriters to meet those of other cities whenever similar conditions prevail. As expressed by the manager of a large insurance company, "the high rates in San Francisco are a blessing in disguise, as they serve to expedite improvements." While this remark was brief and to the point, each of us, if thoroughly honest with himself, will acknowledge that the statement was correct and that "necessity is the mother of invention."

Our practice, in the past, has been to rush precipitately into matters and we then have been obliged to retrace and reconstruct. A little forethought and consideration would have saved this municipality much money and trouble, had it been possible to make the City's affairs the private interest of each resident. As in the days of the Vigilance Committee, public matters only receive attention when conditions become intolerable.

A thorough house-cleaning is inaugurated and we thrust a few boodling officials out of office, hang a few agitators or criticise men who are attempting to work for the best interests of the community and then lapse into the old way until again thoroughly aroused by something akin to an earthquake, when it would have been possible to have avoided difficulties by a little time and attention upon the part of every citizen, looking only toward the Commonwealth's interest, which invariably redounds to the benefit of the individual.

Cut Out the Complacency.

We should strive with our usual pride to show what we can do by forgetting our natural advantages in the way of harbor and climate, and by doing business along business lines. This will overcome the uncomplimentary criticisms of our commercial practices, which are merited, and it will pave the way toward a great City.

Unless the Spring Valley System is ac-

quired, it will still be necessary to pay the excessive costs which have prevailed for the last two years, for private protection against fire. This condition will also prevail even after completion of the high pressure system, which cannot be used except in the service of the Public Fire Department. Some people are relying upon having connections to their buildings from the high pressure system, which is misplaced confidence, on account of its impracticability. In the first place there will be 150 pounds static pressure maintained which is to be increased to 250 or 300 pounds when occasion requires; and it would be extremely hazardous on account of the character of private equipments to have them subjected to this sudden change. As an engineering proposition there should be as few connections as possible to the high pressure system for considerable frictional loss will be occasioned by every fitting that is attached to the piping, and there would be a tendency to weaken the mains by making frequent joints.

Use What We Have at Hand.

We have been waiting since the fire for a high pressure fire system, which, if ever completed, will be of inestimable value, but in the interim we have taken chances of a repetition of the great disaster of two years ago. If proper consideration had been given the pumping plants, which are intended as salt water auxiliaries to the high pressure system, they could have long since been completed and connected temporarily with the present fresh water system for use in an emergency, when, as was the case during the conflagration, a single hose stream would be of great value in checking a conflagration in the down-town district.

We are still limping along wasting money daily for the reason that San Francisco's business men do not give the City the benefit of their judgment and assistance to improve the conditions of the Commonwealth.

We have made a good start in the matter of municipal ownership of the present water system and should give it immediate consideration with a view of pushing it to a conclusion and gaining the advantages mentioned heretofore.

BANK CLEARINGS SHOW STRENGTH.

San Francisco's clearings for the week ending October 15th were nearly forty millions, according to Bradstreet. They exceeded the aggregate clearings of Los Angeles, Seattle, Portland, Ore., and Tacoma combined. Here are the comparative figures:

San Francisco	\$39,736,000
Los Angeles	\$10,475,000
Seattle	10,822,000
Portland, Ore.	8,784,000
Tacoma	4,879,000
Total	34,960,000
Excess	\$4,776,000

FIRST CONTRACTS ARE LET FOR THE AUXILIARY SYSTEM

Several Cisterns Are to be Constructed and it is Hoped All the Work Can be Assigned Within a Year

Contracts awarded on October 9th for three of the 100 cisterns to be constructed as part of the auxiliary high pressure fire protection system were the first to be entered into under the new bond issue. These cisterns will be located at Market and Battery, Market and Van Ness, and Mission and West Mission. The first will cost \$4,798, the second \$3,963, and the third \$4,033. Contracts were awarded on October 14th for five more, to be located at Plymouth Avenue and Sadowa Street, Berkshire and Diamond Streets, Forty-seventh Avenue and J Street, Ninth Avenue and J Street and Fifth Avenue and I Street.

It is the hope of the City Engineer's office that all the contracts for the auxiliary high-pressure fire protection system can be let within a year. This would necessitate a larger initial expenditure than was contemplated at first, but the time saved in reaching a point where insurance rates could be cut down would be worth it.

A thousand dollars that is being expended making laboratory tests of the relative strengths of different styles of pipe joint will probably produce an economy of nearly a hundred thousand dollars in this item alone, inasmuch as it has been found that one of the simplest and least costly types of joint is actually the strongest.

The telephone system for the auxiliary protection plant will be installed with alternating cables in the different streets downtown, so that if any one cable were put out of commission it would only be a block in either direction to a serviceable one.

The last report of progress in this field before the Review went to press showed the following condition of the work:

Fire Boats.

A contract for two fire boats has been awarded to the Risdon Iron Works at \$262,200.

Pumps, Turbines and Motors.

Specifications are complete for four pumps and turbines for fire boats, 20 pumps and turbines for salt water pumping stations and eight pumps and electric motors for fresh water pumping stations.

Pipe Tests.

A series of tests to determine the pressure necessary to force the lead out of pipe joints is under way at the Union Iron Works. It is two-thirds completed.

Pipe System.

Work has again been started on details of the distribution system.

Telephone System.

The present plan for the telephone system is considerably more extensive than that proposed in the report. Telephone call boxes will be located at practically every street corner in the district covered by high pressure pipe lines. This will greatly facilitate the location of boxes in times of emergency. Two

telephone exchanges will be installed, one at each salt water pumping station.

The exchange near Rineon Hill will take the territory on and south of Market Street, east of Leavenworth, south of Sacramento and east of Battery Streets. The exchange near Black Point will handle the rest of the system. Lines from each exchange will, however, run to the reservoirs and valve stations. From each exchange will run separate cables, feeding the pole boxes, each alternate street running north and south being fed by alternate cables, which are entirely separated throughout their length.

Adjacent boxes on the same street running north and south will be located on different circuits so that in event of one of the lines failing, the adjacent boxes, north and south, will supply additional lines, and in event of possible damage to an entire cable at any point in its length, the call boxes on the next streets running north and south will be available, as they will be fed by a different cable system. In this manner, the possibility of seriously crippling this means of communication has been reduced to a minimum.

In addition to the two sets of cables from each station already specified, a special trunking cable will connect the two exchanges, and in addition to this trunking cable, wires will be included in other cables connecting these exchanges through an entirely different route. Connections are provided with the present fire alarm stations, all police and engine stations, as well as the two local telephone stations. According to the present plans, not over five (5) boxes will be installed on each circuit. Estimates are, however, being made on a system laid out with three (3) boxes on a circuit and another system with one box on a circuit.

Careful consideration is also being given to the progress that is being made in both wireless telegraph and wireless telephone systems with a view to their utilization.

WRONG TAG ON THE OVERLAND TRAIN FOR SAN FRANCISCO?

Association Wishes to Make Sure it Doesn't Get Lost on the Way Out From Chicago.

At the request of the Merchants' Association, General Passenger Agent Fee of the Southern Pacific is investigating the report that the train for San Francisco, leaving the Chicago & Northwestern depot at Chicago, stands in the train shed under a placard reading "Overland Limited for Los Angeles." There is said to be a Los Angeles car in this train but as there are several San Francisco cars in it, it is supposed that the announcement of its destination might as well contain some allusion to this City, as well as to the one to southward.

PRECINCT REGISTRATION WOULD SAVE THE CITY THOUSANDS

Registrar Zemansky Sees Economy in Abolishing the Present Clumsy Method of Keeping Tab on Voters.

Saving the city and county of San Francisco thirty-five or forty thousand dollars a year in the one item of registering voters is a prospect that appeals to Registrar Harry Zemansky as a probability, if the present method of registration can be reformed on the lines of the New York, Washington and Oregon laws.

Mr. Zemansky's idea is to have a book for every precinct, and have the voter sign the book when he registers, have the fact entered in the same book when he votes, and do away entirely with the present costly and clumsy system of keeping affidavits in duplicate and printing an expensive index for precinct use on election day.

Registration in this simple manner might be conducted in the precincts, as in New York and Washington, or at a central office, as in Portland, Oregon, but the essence of the plan is its directness and economy. The deputies that register voters could be sent into precincts, and a loose-leaf device could be used to divide and facilitate the work.

Under the present system it costs, to print the index, five cents for every name registered, even for a primary. Thus, a registration of 60,000 costs \$3,000 every time the community is called upon to go to the polls, in addition to the cost of the registers and affidavit blanks. Then, a battalion of clerks has to be employed, entering the registration, segregating the affidavits according to districts and precincts and binding and filing them, and preparing the copy for the printer. There is a limit to the quantity of work of this sort that can be accomplished economically under the best of systems, and with a population going ahead as rapidly as that of San Francisco is bound to go ahead, the limit will some day in the near future be reached.

The complicated operations of entering, filing and printing take so much time now that it is necessary to shut off new registration forty days before an election, and changes of address twenty-five days before. On account of this fact alone, 18 or 20 per cent of those who change their residences now lose their votes. Under a system of direct registration by precincts, final registration could be brought down to within fifteen days of election, instead of forty, and the record would include all that the register does now.

To register a city of ninety or a hundred thousand voters in a central office is a slow and difficult operation, but with direct entry books distributed among the various precincts of the City, in charge of trained civil service men, who would examine each applicant in his own neighborhood, the growth of population would present no difficulties.

The president of the Paris Municipal Council complains publicly that the Parisians have a dirty city. He says it is littered with handbills, and that the pavements are never washed.

SAN FRANCISCO SHOULD GO AFTER THE GROWING TRADE OF ALASKA

Line of Modern Oil-Burning Steamers, Running Direct Without Stops, Would Overcome the Slight Handicap of Distance

The salmon canning industry of Alaska has yielded large revenues to both the ocean and rail carriers, in that heavy shipments of machinery, tin-plate, supplies, etc., were necessary to run the plants, and it practically all came from this country; the routing of which was either through Seattle or through San Francisco.

The output of these canneries moved through these same gateways, a large tonnage in itself; which was greatly augmented shortly after the discovery of gold—so much so that a serious problem confronted the ocean carriers to furnish facilities for handling passengers and freight.

Many new steamship companies were formed and they all figured that the distance in favor of Seattle as against San Francisco was one important reason why they should operate from Seattle.

Oil Burners Should Lower Rates.

Admitting that the distance from Seattle is somewhat shorter, San Francisco could overcome this disability with a modern line of steamers plying direct to Alaska with no coastwise stops en route.

It was also found that the cost of operation from Seattle, as against San Francisco, was very much less owing to the great difference in the price of coal. This condition was true some years ago but is not today, nor has it been since oil was discovered in this State. The discovery of oil in California has reduced the cost of fuel even below Seattle's coal, and with a modern fleet of oil-burning steamers operating direct from this City, would more than equalize the cost of operation from Seattle, and give us substantially as quick service.

Is It Worth Going After?

Capital will ask: Would a line of steamers plying between this City and Alaska pay fair returns on the investment? Could sufficient tonnage be guaranteed for a certain period?

In answer to this, the Seattle merchants tell us that the Alaska trade is what has made Seattle, and that it is growing rapidly.

Seattle is a city of some 250,000 people and if the Alaska business has made them, isn't it worth an effort on our part to endeavor to secure at least a fair share of the trade?

There are other reasons why Seattle is in control of this business. Among them, a lower basis of freight rates from points east of Chicago during the season of navigation on the Great Lakes.

J. J. Hill's Arrangement.

Several years ago Mr. J. J. Hill of the Great Northern Railway, established a line of steamers known as the Northern Steamship Company between Lake Superior and Lake Erie ports, primarily to take care of the enormous wheat crop on and tributary to his lines in Minnesota and the Dakotas destined

to tidewater; at the same time he was mindful of the fact that in order to make his steamer division pay dividends he must get full cargoes for the return trip to Duluth. He therefore served notice on the all-rail lines that he proposed to establish via his lake-and-rail route to Puget Sound a differential below the all-rail rates that would secure for him his full share of the traffic. This he accomplished.

The Hill lines carry also from Chicago and west thereof, all rail, on many commodities graded rates; also, many rates that are "postage stamp" are lower to Seattle than to San Francisco. These differentials in favor of Seattle, as against San Francisco, enable the Seattle merchant to land his goods in Alaska at a lower freight rate than is possible through any other port on the Pacific Coast.

Differentials Against Us.

The differentials in his favor go far toward landing his goods in Alaska (in fact, they do in some instances) at the same rate that the San Francisco jobber pays to get similar goods to this City.

The California lines carry a rule in their West Bound tariff authorizing the application of the same rates to San Francisco as apply to Seattle on through shipments from the East to Alaska, but this is of no benefit to San Francisco, for the reason that should any of our merchants make sales in Alaska and orders be filled direct from the East, they would be compelled to route them via the Seattle gateway, on account of the superior service from that point and a lower freight basis made by the boat lines.

Neither is this rule of any benefit to the Southern Pacific or Santa Fe, for it does not get them any business to speak of, owing to the fact that rates are higher from San Francisco to Alaska and the service is also against them.

Mr. Harriman's Interest.

Perhaps Mr. Harriman could be interested in a line of steamers from this City to Alaska, if for no other reason than to hold his full share of the traffic to his rail lines and at the same time get good returns from his steamer division. He is not getting any of the business at the present time, not even for his Union Pacific line in connection with the Oregon Railway and Navigation Company. The Harriman lines have been cut out of Seattle for some years and there is no service from Portland, so that the Hill lines have a monopoly of the business, the Canadian Pacific handling a very small percentage.

Perhaps later on some method may be figured out whereby the San Francisco jobber can bring his goods to San Francisco and re-ship them to Alaska at the same rate as prevails from time to time through Seattle.

San Francisco is the greatest distributing

point on the whole Pacific Coast and more freight is handled daily into San Francisco than into Seattle, Tacoma, Portland, Spokane, Los Angeles, Oakland and Sacramento combined. The San Francisco jobber handles straight car-loads of the different commodities and in this way gets the benefit of lowest possible freight rates in effect to this City. Yet as a great distributing point we lost the Alaska trade owing principally to the superior service out of Seattle. Had we remained in the field for the business there is no question but that the California railroads would have assisted us in getting the same freight rates as are made from time to time through Seattle.

Can Beat Seattle in Other Territory.

We have Seattle's lower freight rates to meet into Oregon, Washington, Idaho and Western Montana, but we have been able to sell goods in these states, as we have had the service.

This is a question that is worthy of serious consideration, and fully as important as any involving the welfare of San Francisco that is now being considered by our commercial bodies. In the next issue of the Review we hope to be able to give accurately the relative cost of operation of boats as between San Francisco and Seattle, the tonnage moving to and from Alaska, including the small proportion that moves through San Francisco, and such other information on the subject as will be of interest to the merchants of this City.

MERCHANTS' ASSOCIATION AT THE TRANSMISSISSIPPI CONGRESS

Strong Delegation Appointed to Take Part in the Deliberations of the Sessions at San Francisco.

The Merchants' Association of San Francisco, as a constituent body of the Transmississippi Commercial Congress, appointed the following delegation to represent it at the sessions of the congress that were held in this city October 6th to 10th:

A. W. Scott, Jr., of Scott & Magner, 453 Berry street; Frank J. Symmes, 1051 Moundock Building; M. H. Robbins, Jr., of Otis Elevator Co., Stockton and Beach streets; Gustave Brenner, 2308 Buchanan street; Robert H. Swayne, of Swayne, Hoyt & Co., 412 Battery; George Uhl, of Uhl Brothers, 721 Market; Charles Handachu, of Gundlach-Handachu Wine Co., 22 California; Frank W. Johnson, of Johnson-Locke Mercantile Co., 213 Sansome; J. A. Folger, of J. A. Folger & Co., Spear and Howard streets; Capt. I. N. Hibberd, of Baracoon-Hibberd Co., 123 California street; M. Hall McAllister, of Otis, McAllister & Co., 310 Sansome street; F. H. Wheelan, of Southern Pacific Milling Co., Merchants' Exchange; Matt Harris, of Van-Arsdale Lumber Co., 5th and Brannan streets; H. F. Dunbar, 340 Drumm; George W. McNair, Jr., of Geo. W. McNair & Son, Battery and California; Miles Standish, of Standish-Hickey Timber Co., Cracker Building.

The transactions of the congress have been fully reported in the local daily press. It was an important gathering and, for San Francisco, will have valuable results.

NINETY-NINE YEAR LEASES AS AN AID TO REBUILDING THE CITY

Extension of Lease-Hold Terms has Worked Well as Far as it Has Gone and Would Work Better if it Went Farther

By John E. Quinn, Former Director of the Merchants' Association

What shall be done with the burned district west of Powell street? This problem vitally concerns not merely the owners of that particular section, but of the choicest down-town property, and the merchants who hope to do profitable business on such streets as Kearny, Grant Avenue, Stockton Street, Powell and Market in that vicinity, and around Union Square.

One of our leading realty experts declares that the choice retail section will never be what it should until the burned area west of Powell street is again populated.

A Condition.

At present such development is retarded by the fact that most of this territory is within the fire limits, and the wooden buildings that formerly stood upon it can not lawfully be replaced. For large parts of this district, improvements to conform to the requirements of land within the fire limits are too costly. Hence many of the owners, unable to build, hold their lots vacant, while taxes and interest eat them up. It is a profitless situation, and a dreary prospect; and nearly all San Francisco is concerned in it, in some degree. It was foreseen by a few, two years ago, and should have been provided against. But, notwithstanding the energy displayed by many of our people, there is, among the rest, a great deal of Micawber-like "waiting for something to turn up," with the merited result that what turns up is usually the wrong thing.

A meeting of Property Owners West of Powell Street was held at the St. Francis hotel recently, to devise some way out of the difficulty. It should have been attended by property owners east of Powell as well, and by the merchants who have leased property in the down-town business district. It was suggested at the meeting that a modification of the building laws be asked for, permitting the construction of "fire resisters" in the fire limits.

Some Real Benefits.

One thing not brought up at the meeting, but which ought to be attended to, is the subject of longer ground leases. The Merchants' Association has been a pioneer in this movement, and several years ago obtained for San Francisco property owners the privilege of leasing land for fifty years, instead of twenty. It was a compromise with the Association's request for a ninety-nine-year leasing right, but it was good as far as it went. From that act, the City has had valuable benefits. The Pacific Building on Market street stands on a forty-year lease. So does the Westbank Building. The Lincoln School lot at Fifth and Market has just been leased for thirty-five years, a piece of profitable business for the School Department that would have been impossible under the old regulation.

But while the forty-year lease has been an inducement to building on Market Street, there is much valuable property off Market

Street and in the burned district west of Powell, where the prospective rent returns have not thus far tempted builders to operate under a lease so short. We believe the ninety-nine-year lease would induce men of enterprise to take up the development of some of this land. For that part of the district that is distant from Market Street, some modification of the building laws to permit cheaper construction is probably the solution of the problem—as well as for a large part of the territory south of Market. But lying close to Market, about three blocks wide, is a belt of the finest real estate in San Francisco, that should and will be filled with hotels, lodging houses and apartment buildings to house a population of fifty or seventy-five thousand people, and the problem for this particular area is to get the business going without further loss of time.

An Enlightened Policy.

To many of the owners, mortgaging is distasteful. And, what is worse, too, many of them are mortgaged now. That is why they are helpless. If they could make ninety-nine-year leases, to men with sufficient enterprise to build, they would be relieved of their present embarrassments, their mortgages would be more secure, the real estate would be covered with valuable buildings, thousands of strap-hangers would quit it and live down town, the down-town merchant would do better business, and the assessor would find fifty or sixty million dollars worth of buildings where he now sees ash heaps and \$2,000 land selling at \$800 a front foot; and the whole City would be better off.

It is said that long leases promote poor buildings. They did not on Market Street. Some of the costliest buildings in Chicago were erected on leaseholds.

Tying Up Property.

Nor is there anything to be dreaded about "tying up property" in this way. People who don't drive good bargains can be cheated through ninety-nine year leases, but so they can through sales. Incompetence should be protected otherwise than by putting restraints on the able. And the property is not "tied up" except as every owner of such property is always trying to tie it up—to a good, responsible tenant, with gilt-edged security for the rent. The fee can be sold; the lease can be sold; the fee can be mortgaged; so doubtless could the lease. The owner of the fee could buy out his lessee if he were able. The lessee could buy the land if he tired of paying rent for it. And no real interests of the community are sacrificed or jeopardized. Moreover, nobody need be compelled to make a ninety-nine-year lease against his will. We are urging liberty, not compulsion.

We need ninety-nine-year leases in San Francisco. One of the best arguments for them is that they have worked well elsewhere, and that forty-year leases have helped

build up Market Street. The permission to make ninety-nine-year leases would do a great deal toward the rapid return of population to the burned district west of Powell.

CITY HALL TO BE REBUILT ON AN ENTIRELY NEW PLAN

Board of Architects Says a Modern Structure Is Worth the Sacrifice of the Old Foundations.

The Board of Supervisors has appropriated \$50,000 for the purpose of razing the City Hall, or those parts of it now unoccupied, in order to make way for an entirely new structure, on new foundations. An advisory committee of three architects, Messrs. Albert Pissis, James Reid and John Galen Howard, recommended that notwithstanding some additional cost over rehabilitation and building on the old foundations, the problem should be dealt with in this way. The city architect, Mr. Newton J. Tharpe, has joined in the recommendation, and the Supervisors have accepted the suggestion.

In its last report the advisory committee says:

Anything short of the safest building which modern science can erect is unworthy of San Francisco for such a purpose. The City can not afford to run the risk of having to face again her present City Hall problem. On the score, therefore, of safety, and, in the long run, of economy in cost, we advise against rehabilitation.

According to the estimate of the City Architect, the cost of rebuilding on the old foundations will be \$4,550,000; the cost of an entirely new building or buildings, \$5,250,000. The saving represented by building on the old foundations being, thus, \$700,000. In our judgment, this is a reasonable sum for San Francisco to pay for the permanent increased efficiency, health, comfort and beauty which are reasonably to be expected from a new building unhampered by the old design and executed in accordance with the best modern practice.

The lease of the school lot at Fifth and Market Streets strikes us as a singularly good piece of business both for the City and the lessee. It will bring Market Street another fine improvement and assures the school department of a revenue of \$6,750 a month for thirty-five years from a piece of land no more suited to be the site of a school house than if it were located on top of Mount Shasta. Why any person or organization should wish to raise obstacles to so promising an enterprise it is hard to understand.

In San Francisco nothing good is ever done without objections from some source. Luckily, the City is learning to vote down the chronic objectors at the rate of about fifteen to one. It is a good ratio to maintain.

A lot 50x155 feet on the southerly line of Page Street, 131 feet 3 inches west of Cole Street, has been purchased by the Library Board for \$7,000. A branch library will soon be built on it.

REPORTS PROGRESS ON THE NEW SEWER SYSTEM

The Bureau of Engineering reports progress on the new sewer system as follows:

Fulton Street and Divisadero Street from Masonic Avenue to Grove Street—Bids were received for this work on October 14, 1908.

Fourteenth Street sewer, Harrison to Howard Streets, together with lateral sewers in adjacent streets—Bids were received for this work on October 19, 1908.

Northerly half of the East Potrero Intercepting Sewer—Bids to be received for this work on October 30, 1908.

Northerly portion of the Yerba Buena sewer district—Plans completed.

Southerly portion of the Yerba Buena sewer district—Plans completed.

Southerly portion of the East Potrero Intercepting sewer—Plans completed.

Fifth Street, from Market to Channel Streets—Plans are 98 per cent completed.

Sewerage sewer for the Mission Flats district—Plans are 75 per cent completed.

North Beach Intercepting sewer—Plans are 93 per cent completed.

Channel Street sewer—Plans are 30 per cent completed.

North Point main sewer—Plans are 30 per cent completed.

Amazon Street sewer—Plans are 30 per cent completed.

Laguna Street sewer—Plans are 10 per cent completed.

NEW MEMBERS JOIN THE MERCHANTS' ASSOCIATION

The following have been elected members of the Merchants' Association:

L. E. White Lumber Co., Lumber, 1111 Union Bldg.
Frederick J. Amweg, Consulting Engineer, 214 Kearny
Hekib's Van & Storage Co., Transfer Co., 13th and Mission
Hummel Printing Co., Printing, 120 Church
Golden State Asparagus Co., Canned Goods, 10 California
A. D. Shephard, 100 Crocker Building
Luther Angerer, Consulting Engineer, Pacific Building
R. P. Grubb, Harness and Leather Goods, 610 Brockhurst, Oakland, Cal.

NINE MONTHS SINCE THE LAST HUMAN PLAGUE CASE

Nine months have now elapsed since the last case of bubonic plague in a human subject was discovered in San Francisco. That was on January 30th. Only one infected rat has been caught here since July 28th, notwithstanding the fact that a bounty of two dollars and a half was offered for any rat in that condition. In the past eight months but four human cases have been discovered in California, and they were distributed as follows: July 15th, Contra Costa County; July 21st, Alameda County; July 24th, Contra Costa County; August 11th, Los Angeles County. Present sanitary measures are precautionary.

CITY'S BUILDING PERMITS AGAIN EXCEED \$2,000,000

San Francisco building permits have again exceeded \$2,000,000 and the rate of reconstruction gives promise of maintaining itself, if not increasing, as money becomes more plentiful. The items for September, according to Chief Building Inspector Horgan, were as follows:

Class "A"	1 Building	\$25,000.00
Class "B"	2 "	108,000.00
Class "C"	13 "	456,105.00
Frames	343 "	1,404,510.00
Alterations	179 "	118,791.00
Total		\$2,112,406.00

NEW BONDS ARE DELIVERED.

The first lot of the new issue of municipal bonds has been turned over to the purchasers, Harris & Co., and Rollins & Sons, who paid into the City treasury \$1,094,927.33 for fire protection bonds to the par value of \$1,000,000. The premium amounted to \$80,344 and the accrued interest to \$14,583.33. This represents rapid work on the part of the City officials having in charge the execution of the work of issue.

Merchants' Association

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C. K. McINTOSH, First Vice-President	S. F. National Bank.
HARTLAND LAW, Second Vice-President	
BYRON MAUZY, Treasurer	B. Mauzy Plann Co.
FRANK J. SYMMES, Thos. Day, Co.	
R. S. ATKINS, Robert S. Atkins	
GUSTAVE BRENNER, Core Impr. Co.	
J. A. EVELETH, Eveleth-Nash Co.	
H. W. POSTLETHWAITE, Holmes Line Co.	
F. G. SANBORN, Bancroft, Whitney Co.	
ROBERT H. SWAYNE, Swayne & Hoyt	
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A. W. SCOTT, JR., Scott & Magner	
W. D. FENNIMORE, Cal. Optical Co.	
M. H. ROBBINS, JR., Otis Elevator Co.	
L. M. KING, Secretary and Superintendent	
FRANK W. SMITHSON, Asst. Secretary	
WRIGHT & WRIGHT, Attorneys	
FRANK M. TODD, Editor Review	
BENJAMIN HEATH, C. E., Engineer	

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Public Affairs

HARTLAND LAW, Chairman.

R. H. SWAYNE, A. W. SCOTT, JR.,
FRANK J. SYMMES, GUSTAVE BRENNER.

Publicity and Promotion

I. O. UPHAM, Chairman.

J. E. EVELETH, H. W. POSTLETHWAITE,
M. H. ROBBINS, JR., W. D. FENNIMORE.

Trade and Finance

C. K. McINTOSH, Chairman.

BYRON MAUZY, F. G. SANBORN,
R. S. ATKINS, GUSTAVE BRENNER.

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

Frank J. Symmes, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS AND AUDITORS.
Crook Audit Co., 474 Monadnock Bldg.
ACCOUNTANTS, CERTIFIED PUBLIC.
Amrath, Greenwood & Janssen.
Atkinson, Thos. E., 340 Sansome
Barrow, Wade, Guthrie & Co., 310 Sansome
Cal. Society of Certified Public Accountants, 745 Pacific Bldg.
Herrick, Lester & Herrick, Merchants Exchange Bldg.
Jansen, F. Bromley, Monadnock Bldg.
Lomax, W. B., Chronicle Bldg.
McLaren, Goode & Co., Thos. Clunie Bldg.
Price, Waterhouse & Co., 310 Sansome
Ruckstall, John R., Claus Sprackels Bldg.
Rowe, C. V., 502 Kohl Bldg.
ADDING MACHINES.
Burroughs Add. Mach. Co., 715 Market
ADVERTISING.
Cooper, F. J., 18 Montgomery

Johnston-Dienstag Co., 34 Kearny
Tuttle, Lauren T., 954 Pacific Bldg.
Varney & Green, Stevenson and Clinton Park
ADVERTISING NOVELTIES.
Knapp, Wm. & Co., 809 Montgomery
ANALYTICAL CHEMISTS.
Curtis, J. M. & Son, 108 Front
ARCHITECTS.
Barth, Hermann, 641 Mission
Burnham, D. H. & Co., Merchants Ex.
Colley, C. J., Pacific Bldg.
Curlett, William, 1008 Mutual Sav. Bk.
Dutton, L. B., Chronicle Bldg.
Holmes, Edward L., 338 Pine
Leonard, Jos. A., 308 Humboldt Bank Bldg.
Maggs, Herbert B., 233 Sansome
McDougall Bros., 358 Russ Bldg.
Meusdorffer, C. A., Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.
Meyers & Ward, 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Patt, Chas., Merchants Exchange
Peltan, John, Russ Bldg.
Reid Bros., Claus Sprackels Bldg.
Stanhope, Leon E., Monadnock Bldg.
Sutton, Albert, Mutual Bank Bldg.
ARCHITECTS' AND ENGINEERS' SUPPLIES.
Dietzgen, Ths. Eugene Co., 16 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., Eddy & Hyde
ART GLASS.
California Art Glass B. & C. Works, 938 Howard
ART GOODS.
Gump, S. & Co., 1645 California
Sanborn, Vail & Co., 847 Mission
Schussler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.
Vols & Fraese, 947 Van Ness

ARTESIAN WELLS.
Lowe, J. W., 7 Spear
ARTESIAN WELL TOOLS.
Edwards, William & Co., 111 Fremont
ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Nanyville Co., 127 New Montgomery
ASSAYING.
Weissbein Bros., 141 Sutter
ATTORNEYS-AT-LAW.
Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 623 Sansome
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Humphrey, W. H., Monadnock Bldg.

Hutchinson & Hutchinson...Call Bldg.
Kellogg, Sheldon G....Crocker Bldg.
Keyes, A. D....Humboldt Bank Bldg.
Kierulff, T. C....1023 Monadnock
Lake, Frederick B....2008 Lyon
McNab, Gavin....Call Bldg.
McIntee, Edw. J....Merchants Ex.
Montague, H. B....260 Montgomery
Morrison, Cope & Brobeck....
Naylor, Chas. E....324 Merchants Ex.
Page, Chas....2518 Pacific Ave.
Palmer, Brooks....705 Mills Bldg.
Pelton, Edgar D....Russ Bldg.
Pillsbury, E. S....Kohl Bldg.
Scheeline, S. C....417 Montgomery
Sohn, Chas. A....337
Smith, Sidney V....Merchants Exchange
Thomas, Gerstle, Frick & Beady....
Van Fleet, W. C....Jas. Flood Bldg.
Wise, Otto Irving....Humboldt Bk. Bldg.
Wolf, E. Myron....Crocker Bldg.
Wright, Allen G....1018 Mills Bldg.
Wright, Geo. T....1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co....478 Valencia
Ordway, W. C....6th & Yuma
Spear, E. S. & Co....24 Fell

AUTOMOBILES.

Leavitt, G. W. & Co....441 Golden Gate
Pioneer Automobile Co....301 Golden Gate

BAGS, BALE ROPE & BURLAP.

Remis Bros. Bag Co. Samsone & Vallejo
Plummer, W. A....115 Drumm
Schmidt, Johann....119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
Young & Swain Baking Co. 1433 Devisa

BANKS & BANKERS.

American National Bank...Merch. Ex.
Anglo-Cal. Bank, Ltd. Pine & Samsone
Anglo-California Bank, Ltd....
Mission Branch, 422 California
Bank of California....422 California
Bank of Italy....332 Montgomery
Canadian Bk. of Commerce, Cal. & Samsone
Central Trust Co. Samsone & Market
Citizens State Bk. 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donohue-Kelly Banking Co. 100 Mtgy
French Savings Bank....106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc. McCallister & Jones
Humboldt Savings Bank....785 Market
International Bank of Cal. Mills Bldg.
Italian-American Bk. Montg. & Sacto.
London, Paris and American Bank....
Market Street Bank, 7th & Market
Mechanics Savings Bank....
Mercantile Trust Co. of S. F., 464 Cal.
Meyer, Daniel....Pine & Samsone
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank....2631 Mission
Mutual Savings Bk. of S. F., 708 Mtgy
National Bank of the Pacific, Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son....Kohl Bldg.
Savings and Loan Society, 101 Montg.
San Francisco National Bank....
S. F. Savings Union, Exchange Bldg.
Seaside Bank....24 Market
Security Savings Bank, 316 Montgomery
Swiss-American Bank....1432 Fillmore
U. S. National Bank....1740 Fillmore
Union State Bank....Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco....Union Trust Bldg.
Western National Bank of San Francisco
Yokohama-Special Bank....431 Sansone

BARBERS.

Greenberg, F. L....320 Montgomery

BARBERS' SUPPLIES.

Deckelmann Bros....162 Turk

BAZAARS.

Charlton, E. P. & Co....1317 Fillmore

BEER BOTTLERS.

California Bottling Co....1255 Harrison
Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son....Eighth & Townsend

BELTING-LEATHER.

Cook, H. N., Belting Co....26 Fremont
Heins, Alex., Belting Co....1418 Harrison

BICYCLES.

Lee, W. E....504 Stanyan

BOILER WORKS.

Eureka Boiler Works....57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The....270 Valencia
Malloy, F. Co....1132 Mission
Phillips, Wm. R. Co....714 Sansone

BOOKS AND STATIONERY.

Cunningham, Curtis & Welch, 565 Mk
Elder, Paul....Van Ness Ave. & Bush
Hanak & Hargens....Lick Bldg.

Robertson, A. M....1539 Van Ness Ave.
San Francisco News Co....747 Howard
Whitaker & Ray Co....141 Grove

BOOTS AND SHOES.

Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht, Second & Mission
Cahn, Nickelsburg & Co....689 Mission
Heim, F. L....1566 Fillmore
Koenig Shoe Co., The....Kearny & Post
Kutz, G. M. Co....18th & Bryant
Mauzy & Reid Shoe Co., Mission near 2d
Nolan-Earl Shoe Co....727 Mission
Philadelphia Shoe Co., Geary & Fillmore
Rosenthal's, Inc....O'Farrell & Fillmore
Sommer & Kaufman, 1430 Van Ness Ave.
Sullivan Shoe Co....1184 Market
United Workmen's Bldg. & Shoe Co.
Williams-Marvin Co....25th & Bartlett
Wolf, H. & Bro....1609 Fillmore
Young, Geo. H., Inc....207 Second

BOX FACTORIES.

Korbel Box Factory....2014 Bryant
Pacific Box Factory....Clay & Front

BREWERIES.

Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery....1241 Howard
Lochbaum & Co., A. H....126 King
National Brewing Co....762 Fulton
Union Brewing & Malting Co....
Wunder Brewing Co....
Wunder Brewing Co....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co....660 Sacramento
California Brick & Clay Mfg. Co....
S. F. Bridge Co....Monadnock Bldg.

BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co....407 Washington
Hohweiser, C. & Co....511 Wash.
Mayhew, F. E. & Co., Battery & Wash.
Mattoon & Co....516 Battery
Reed, George W....511 Washington
Swayne, Hoyt & Co....412 Battery

BROKERS-DRUG.

Serws & Prien Co....Fremont & Mission

BROKERS-MERCHANDISE AND GENERAL.

Booth, F. E....91 Drumm
DuVal, W. M. & Co....112 Market
Mallard & Schmiedell, Sac. & Front
Page Bros....414 Montgomery
Stone, B. F., Jr., & Co....268 Market

BROKERS-STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....502 California
Barth, J. & Co....480 California
Doubleday, D. E....
Givlin & Eyre....Merchants Ex. Bldg.
Goldman, Max....339 Bush
Hopkins, J. P....332 Bush
Irving, James....Crocker Bldg.
Pollitzer, Alex....1810 Fillmore
Pollitz, Edw. & Co....420 California
Rehnisch & Hochstadter, 2669 California
Sternberg, Frank R....352 Bush
Topf, Jos. B....339 Bush

BROKERS-TICKET.

Ottinger, A....Market and East

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n., 211 Church
Pacific States Savings & Loan Com.
pany....569 California

BUILDING CONSTRUCTION.

Ferrolite Co....338 Pine
Lewis A. Hicks Co., Humboldt Bk. Bldg.
BUILDING MATERIALS.
Holden-Dempsey Co....126 W. Mission
Levy, Oscar S....15 Second
Waterhouse and Price....59 3d.
Wilkom Bldg. Supply Co. 151 Tehama

BUTCHERS.

Baccus, R. T....Haight & Shrader
Bayle-Lacoste & Co....11th & Market
Clayburgh & George....333 Kearny
Decourteux, A....11th & Market Sta
Finke, Fred H....10 East
Herman, Benj. & Son....Bush & Franklin
Patek, F. & Co....916 Larkin
Roberts, W. F....2849 California
Schweitzer, J. & Co....1412 Bush
Taaffe Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co....211, 215 4th

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Cannery Ass'n., 120 Market
Hunt Bros. Co....112 Market
Spanish American Food Co....180 Erie
CAPITALISTS.
Rishon, Chas. R....Berkeley
Borel, Ant. & Co....Montg'y, nr Sacto
Brittan, N. J....San Carlos
Center, John....2828 Sixteenth
Dean, W. E....818 Kohl Bldg.
Delger, Edward F. Delger Bk., Oakland
Denman, James....3808 Clay
Fontana, Mark J....120 Market
Hopkins, E. W....302 Post
Moore, A. A. Jr....16 Second
Payot, Henry....913 Ellis
Phelan, James D....Mutual Bank Bldg.

Payne, Warren R....1407 Sutter
Pope, Geo. A....1611 Kohl Bldg.
Schmidt, John A....1101 O'Farrell
Smith, F. M....Albany Block, Oakland
Spreckels, Claus....105 Sansone
Spring Val. Water Co....375 Sutter
Thomas, H. W....263 Market
Thompson, R. R., Est. of, 417 Montg.
Whitney Estate Co....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son....First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E....710 Montgomery
Murray, S. C....1225 Fell
Robinson & Gillespie....2447 Sutter

CARPETS.

Guillixson Bros., Inc....2086 Market
Hulse-Bradford Co....936 Mission
Kensington Carpet Co....913 O'Farrell
Walcom, Geo. Co....637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co....989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co....732 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co....172 Spear
Studebaker Bros. Mfg. Co....
Wm. Wertsch Co....24 Page

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W....902 Call Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F....
National Cash Register Co., The....
Pacific Coast Cash Register Co....
Union Cash Register Co....529 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery....Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co....
725 Howard

CHAMPAGNE.

Greenway, E. M....Kohl Bldg.

Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The....
268 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E....310 California

Wenle, Louis Company....6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co....
Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Adler, Ben....15 Powell
Blaskower, M. & Co....201 Montgomery
Cohen, Sig....Lick Bldg.
Ehrman Bros. & Co....134 Front
Gust, M. A. & Co., California & Front
Hanser, Edw....402 Market
Heyneman, Herman....325 Davis
Judell, H. L. & Co....20 Front
Lane & Connelly....26 Front
Ordenstein, Max....2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Rinaldo Bros. Co....1642 O'Farrell
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros....316 Battery

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce

CIRCULAR DISTRIBUTORS.

Well, Wm. M....27 Stevenson

CLOAK AND SUIT HOUSES.

Callicau, Armand, Inc. V. Ness & Cal.
Gebhardt, C. & Co....917 Van Ness Ave.
Golden Gate Cloak & Suit House....
Market, near Jones
Gould, Sullivan & Co....316 Van Ness
Hollbroer, L....523 Market
Ranschoff, L....1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger....239 Bush
Atkins, Robert S....168 Sutter
Brown Bros. & Co....664 Market
Carroll & Tilton Co....1440 Fillmore
Frank Bros....1356 Fillmore
Gildea, J. J. & Co., Grant Ave & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros....949 Kearny
Hoffman, Rothchild & Co....
Kellus, Chas. & Co., Sutter & Fillmore
Lilienthal, Alfred & Co....1366 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co....768 Mission
Pauson & Co....Van Ness & Post
Raphael's Inc....Fillmore & Geary

Roose Bros....O'Farrell & Fillmore
Strauss, Louis....658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co....131 Folsom
Fritch, George, Co....110 East
Greenberg, A. H....1409 Ellis
Lewald, Sanford G., Co....2036 O'Farrell
Middleton, John....787 Market
Morton, Thomas, & Son....500 Eddy
Oregon Coal & Navigation Co., 24 Mt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
Stanford, W. G., & Co....1225 Clunie Bldg.
Western Fuel Co....439 California
Whitney, Irving G....Crocker Bldg.

CODFISH DEALERS.

Alaska Codfish Co....10 Main

Atlantic Fish Co....604 Front

Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A....323 Monadnock Bldg.

Merchants Mutual Adjusting Agency

Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co....134 Washington
Armstrong, J. K. & Co....627 Front
Atchison, B. M. & Co....2550 Sacramento
Bagli, D. & Co....333 Davis
Bodwell Produce Co....210 Washington
Boessenecker & Co....308 Washington
Botto, N. & Co....303 Washington
Caffrey, John....448 Battery
Campodonico & Burns....105 Wash.
Chauche & Bon....219 Battery
Collins, Thos. W. & Co....34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Dairyman's Union....103 Clay
Evelth-Nash Co....422 Front
De Martini, John & Co....112 Front
De Pute, Edgar J., 614 Merchants Ex.
Detels, M. P....California, nr Front
Dodge, Sweeney Co....22 Spear
Duffy, J. J. Co....109 Wash.
Dunbar-Hansen Co....340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia & Maggini....110 Drumm
Getz Bros. & Co., Davis & Sacramento
Griffith-Durney & Co....208 Battery
Growers' Co-operative Agency, 436 Front
Haight, Fred B. & Co....241 Clay
Hammer & Co....23 Clay
Hartman, L. C....319 Drumm
Higgins, Jas. Co....319 Drumm
Hilmer, Fred L. Co....28 Clay
Hopkins, L. J. Co....419 Front
Hulme & Hart....19th & Tennessee
Hymen Bros. Co....Kohl Bldg.
Ivanovich-Trobeck & Bergen Co....
200 Washington
Jacobs & Malcolm....Drumm & Wash.
Jacobson, Reimers & Co....212 Clay
Jaudin, H. U. Co....225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Kula, H. de W....Union Trust Bldg.
Landsberger & Son....108 Front
Lelat, C. J. & Co....2335 Washington
Lercarl, C. J. & Co....415 Davis
Loalza, W. & Co., Halleck & Leidesdorff
Levy, A. & J., Zentner Co., Day & Wash
Minaker & Welbanks, Inc....224 Drumm
Martens, Read & Co....104 Clay
Mitchell & Goodall....1244 Washington
Monteleagre & Co....Hanford Block
Morris Bros. Co....13 Drumm
Norton, Teller Co....176 Spear
Oleas, G. B. & Co....434 Davis
Phillips, M. & Co....62 Pine
Portuguese Com. Co....Front Davis
Ransel & Davidson....593 Washington
Sanford Bros....430 Front
Scatena, L. & Co....104 Washington
Schultz-Hansen Co....330 Drumm
Schwartz Bros....701 Union Trust Bldg.
Sloss & Gerstle....310 Sansone
Southern Pac. Mill. Co., 930 Mchnt Ex
Von Husen & Co....400 Davis
Vanvalves, M. D....117 Washington
Welch & Co....244 California
Western Creameries Co., Cal. & Davis
Westmore Bros....460 Front
Wolf, Wm. & Co....53 Beale
Wolf & Sons....Drumm & Jackson
Wolfen, Max & Co....421 Front

CONFECTIONERS.

Blum, S....California & Devisadero
Demartini, L. Supply Co., Front & Pine
Grunhagen Bros....1610 Van Ness Ave.
Haas, Geo. & Son....1355 Fillmore
Hromada, Adolph & Co....1310 Folsom
Lechten Bros....1242 Devisadero
Mankey, Frank....Kearny, near Market
Rhine, Henry & Co....19th & Bryant
Roberts, Geo. F. Mfg. Co., 1536 Fillmore
Seidl, J. & Co....312 Clementina
Townsend, W. S....1220 Valencia

CONTRACTORS AND BUILDERS.

Buckman, A. E....66 Post
Day's Sons, T. H., 547 Monadnock Bld
Fahy, Richard....518 Noe
Gilbreth, Frank B....16 California
Hijal, Jas. H., 925 Merchants Exchange
Keatinge, Richard & Sons, 779 Market
Masow & Morrison, 839 Monadnock B.
Sheehan, John R. & Co., Inc....350 Post
The Woodruff Co....Pine & Leidesdorff

COOPERS.

California Barrel Co., 22nd & Illinois
Carl Cooperage Co....54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co., 379 Seventh

COOPERAGE STOCK.
Richards J. W. 2431 Channing, Bk'ty

CORDAGE MANUFACTURERS.
Tubbs Cordage Co. Kohl Bldg

CHISEL MANUFACTURERS.
Locke, C. E. Mgr. Royal Worcester
Corset Co. 728 Missi n

COTTON GOODS.
California Cotton Mills Co Oakland

CRACKER MANUFACTURERS.
American Biscuit Co. Bat. & Broadway
Pacific Coast Biscuit Co Bat. & Vallejo
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.
Anglo-Am. C. & G. Co. 46 Beale
Barthold-Paulsen Co. 1352 Polk
Cowan-Helmsberg Co. 527 Market
Nathan-Bohrmann Co. 1648 Van Ness
Schloss Crockery Co. 17-19 Beale
Sternhelm, S. & Son. 1318-1320 Sutter

CRUSHED ROCK.
Cal. City Rock Co. Belvedere
Gray Bros. 2nd & Mission

CURIO DEALERS.
Hoftrich, A. L. Co. 508 Washington

DAIRY MACHINERY.
De Laval Dairy Supply Co. 101 Drumm

DENTISTS.
Platt, Frank L., D. D. S. 712 Steiner
Van Wyck, Crittenden, D. D. S.
1059 O'Farrell

DEPARTMENT STORES.
Emporium, The. 1st & Van Ness
Prager's. Market & Jones

DESKS AND OFFICE FURNITURE.
Craig Desk Co. 46 Sutter
Rucker-Fuller Desk Co. 729 Mission

DISPLAY FIXTURES.
Frankel Display Fix. Co. 1034 Geary

DOORS AND WINDOWS.
California Door Co. 24 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Dray Co. 37 Sacramento
Cartwright Draying Co.
Main and Mission
Dore & Co. 140 Bush
Emmons, G. W. 438 Market
Farnsworth & Ruggles. 109 Davis
McNab & Smith. 38 Davis
Overland Freight & Trans. Co. 35 2nd
Pierce-Rodolph Storage Co. 1450 Eddy
Rode, C. B. & Co. 703 Davis
Strauss, K. 130 Pine
Teale & Co. 164 Clay
Western Trans. & Strge. Co. 204 Clay
Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co. 255 California
Griffin & Skelley Co. 16 California
Guggenheim & Co. Sacto & Davis
Phoenix Packing Co. 16 California
Rosenberg Bros. Co. 153 California

DRUGGISTS.
Ayers, Edw. N. 1108 Van Ness
Baer Drug Co. 722 Market
Boerick & Runyon. 1551 Van Ness Ave
Brosmmel, J. O. B. 2501 California
Clegg, Fred A. 1542 California
Clinton, Dr. C. A. 21st & Howard
Calagaris, J. Kearny & Pacific
Coffin-Redington Co. 2d & Stevenson
Erlenbach, Martin. Pacific Bldg.
Fauda, C. O. 303 Montgomery Ave
Ferry Drug Co. 20 Market
Gates, J. R. Co. Inc. 113-115 Davis
Grazer's Pharmacy. 501 Third Ave
Green, Frank T. 500 Devisadero
Kelly, Frank S. 2925 Pierce
Lalner, Rd. Drug Co. 1260 McAllister
Langley & Michaels Co. 34 First
Leipnitz Co. G. Sutter & Laguna
Lengfeld's Pharmacy. 1804 Fillmore
Owl Drug Co. 611 Mission
Prior's Pharmacy. 234 San Jose Ave
Rockstroh, E. E. 1044 Valencia
Rossi Drug Co. 1900 Union
Schmidt, Val. Polk & Jackson
Schmidt, Edwin Val. Fillmore & Cal
Searby, W. M. 723 Pacific Bldg.
Von Krakau, W. Esters. 26th & Bryant
Waleke & Co. 58 Market

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co. 49 Sansome
Bernstein, S. L. 154 Sutter
City of Paris. Van Ness & Washington
Clayburgh Bros. Sansome & Bush
Crowley, J. B. Aronson Bldg.
Lundus, Wm. D. 109 Walnut
Frechman & Foster. 2635 Mission
Graf, J. L. & Co. 359 McAllister
Hale Bros. Inc. Sixth near Market
Jacobs, F. P. & Bro. 114 Sansome
Kohlberg, M. S. & Co. 435-7 Turk
Levy, Max. 154 Sutter
Lippman Bros. 22nd & Mission
Livingston Bros. Geary & Fillmore
Maruse, M. & Co. 37-39 Battery
Murphy, Grant & Co. Sansome & Bush
Nathan, A. 1662 Stockton
Newman & Levinson. V. Ness & Sutter
O'Connor, Moffatt & Co. V. Ness & Pine
Samuels, D. Eace House Co.
Schmidt, Ben. J. & Co. 35 Sansome
Schoenholz & Elsbach. 2013 Fillmore
Semeria, Henry & Co. Bush & Sansome
Strauss & Sachs. 160 Geary
Strauss, Levi & Co. Pine & Battery
Thursbacher, B. E. 16th & Folsom
Weill, Raphael & Co. V. Ness & Pine
Weinstock, Labin & Co. Post & Filmer

DYEING AND CLEANING.
Thomas, The F. Thomas Dyeing &
Cleaning Works. 27 Tenth
Hickman, Henry. 3922 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business Co. McAllister & Polk
Raymond, W. H. V. 2812 Clay
San Francisco Business College. 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co. 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Pollis Electric Corp. 46 2nd
Sterling Electric Co. 139 New Montgomery
Electric Appliance Co. 726 Mission
Electric Railway & Manife Supply
Co. 84-86, 2d St
Farnsworth Electrical Co. 602 Howard
General Electric Co. Union Trust Bldg
Holly Bros. 326 Ellis
Holabird-Reynolds Electric Co. 527 Mission
Levy Electric Co. 648 Sacramento
Shelby Electric Co. 204 California
Summerhayes, W. R. 76 Folsom
Ind. Electric Const. Co. 381 Fulton
Westinghouse Electric Co. 2nd and
Howard

ELECTRO-PLATERS.
Denniston's S. F. Plating Works. 1349-51 Mission
Golden West Plating Works. 365 First
Marie, A. & Co. Bay & Stockton

ELEVATOR MANUFACTURERS.
Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.
Levy, Jules & Bro. 14 Sansome

ENGINEERS, CIVIL.
Morser, E. J. 847 Monadnock Bldg

ENGINEERS, MECHANICAL.
Wellington, Geo. J. Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.
Leonard, John B. Sheldon Bldg.

ESSENTIAL OILS.
Boldemann, A. C. & Co. 2624 Sutter
Lueders, Geo. & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.
American Import Co. 16 First
Castle Bros. California and Front
De Fremery, J. C. 1205 Adeline Okd.
Jennings, R. P. Cal. Bldg. Union Sq.
North American Mercantile Co. 318 Front
Takemura, K. & Co. 1174 Sutter
Maldonado & Co. Hansford Block
Vignier, A. & Co. 613 Battery
Western Supplies Co. 564 Pacific Bldg.
Wieland Bros. Inc. 309 Davis

FIREWORKS.
California Fire Works Co. 219 Front

FLORISTS.
Boland, J. B. Kearny & Post
Jacquemet, Jos. & Co. 22d & Douglass
Mann, Alex Jr., Co. Inc. 1125 Polk
Slevra Floral Co. 1670 California

FLOUR MILLS.
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FOOD CEREALS.
Pacific Cereal Ass'n. Bay. nr. Mason

FORWARDING AGENTS.
Earl, D. W. & Co. 307 Crocker Bldg.

FRUITS AND VEGETABLES.
Berta, A. Co. Market & Eleventh
Marchi, John. 2029 Filbert
Omey & Goetting. California Market

FURNITURE.
Batesman, Wm. 1913 Bryant
Breuner, John Co. 1451 Van Ness
Cordes Furniture Co. 1637 Bush
Bunster & Saxe. Eddy & Larkin
Eastern Outfitting Co. 1970 Mission
Fredericks, J. Co. 815 Ellis
Friedman, M. & Co. O'Farrell & Polk
Gilliox Bros. 2086 Market
Indianapolis Furniture Co. 333 Mission
Kassell Furniture Co. 16th & Valencia
Kreiss, L. & Sons. 1219 Post
Lavenson-Shelby Co. Webster & Haight
Moore, Harry J. Furn. Co. 735 Eddy
Newman Bros. Co. 2200 Mission
Plum, Chas. M. & Co. 1632 California
Sloane, W. & J. Co. Sutter & Van Ness
Smith, A. B. Furn. Co. 884 Van Ness
Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.
Johnson, Harry Co. Harrison & 16th
Wisconsin Furniture Co. 1537 Bush

FURS.
Gassner, Louis. 1624 Bush
Lieber, H. & Co. 1440 Van Ness Ave
Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.
Independent Match Co. 515 Market
Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.
California Gas Fixture Co. 357 Ellis
Day, Thos. Co. 726 Mission
Haskins, Arthur R. Inc. 1301 Broadway, Oakland
Pac. Coast Illuminating Co. 617 Eddy

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son. 211-213 Main

GAS ENGINES AND SCALES.
Fairbanks-Morse Co. 158 1st

GAS GENERATORS.
Reichert, Theo. 1783 Fillmore

GAS METERS AND STOVES.
Pacific Meter Co. 919 Monadnock Bldg

GAS REGULATORS.
Gas Consumers' Assn. 845 Haight

GENERAL MERCHANDISE.
Schwabacher Bros. 112 California

GLASS MANUFACTURERS.
Illinois Pacific Glass Co. 15th & Folsom
Pacific Coast Glass Wks. 7th & Irwin
Pacific Window Glass Co. 1122 Market
United States Glass Co. 682 Mission

GLOVES.
Moss, Geo. A. 1620 Van Ness

GLUE MANUFACTURERS.
Burd, Wm. & Son. 247 Pine
California Glue Works. Merch. Ex.

GRAIN, FLOUR AND FEED.
Curllis, Kelm & Co. Merchants' Exchange Bldg

GRAIN AND BEAN DEALERS.
Barnard & Bunker. 149 California
Wm. Roslington Co. (Inc.) 221 California

GRAVEL.
Bay Development Co. 163 Berry

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co. O'Farrell and Van Ness

GROCERS.
City of Hamburg Co., Inc. 118 Oregon
Clausen, C. 771 Capp
Cluff, Wm. Co. Spear & Mission
Dannemark Bros. Haight & Scott
De Bernardi, B. & Co. 707 Battery
Foster, S. & Co. 126 Beale
Gelt, M. & Co. 135-141 Berry
Goldberg, Bowen & Co. 1242 Van Ness
Lavaggi, Granucci & Co. Inc. 412 Front
Hans Bros. Sacramento & Davis
Hubrich, Carl A. 301 Devisadero
Hollman, Henry. 2806 Mission
Hooper & Jennings. 462 Bryant
Irvine Bros. 1841 Polk
Lennon, John A. 918 Eddy
McCullough Co., M. A. 154-156 Sixth
Meyer, A. & Co. 136 Steuart
Newbauer, J. H. & Co. 430 Fifth
Narks Bros & Co. 372 Fifth
Peters Bros. 39 Stockton
Rathjen Bros. 11 Spear
Rothschild, John & Co. 258 Market
Smith's Cash Store. 247 Davis
Stulz, Jea. A. Co. 1931 Fillmore
Sussman, Wormser & Co. 140 Spear
Tillman & Bendell. Pine & Davis
West, Elliott & Gordon. 500-504 Hayes
Wallman, Peck & Co. 311-337 East
Wethered, Wm. Co. 1967 Sutter

GUNS AND AMMUNITION.
Bekeart, Phil B. Co. 717 Market
Golcher Bros. 618 Market
Shreve & Barber Co. 1023 Market

HAMMAM BATHS.
Burns, Edw. F. 815 Eddy

HARDWARE.
Alexander-Yost Co. 514 Market
Arnold Hardware Co. 848 Webster
Baker & Hamilton. 119 Berry
Bennett Bros. 541 Haight
Brittain & Co. 974 Market
Brown, Chas. & Son. 950 Van Ness
Brown, The Ralph Co. 5th & Tehama
California Hdw & Cut. Co. 812 V. Ness
Dean, S. J. 1196 Market
Donnelly, W. J. 11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian. Pacific Union Club
Holbrook, Merrill & Stetson. 6 & Twms.
Hs, J. G. & Co. 827 Mission
Jones, Ed. 1182 Market
Marshall-Newell Supply Co. 146 Sct
Montague, W. W. & Co. Turk & Polk
Olympic Arms Co. 552 Van Ness
Pacific Hdw. & Steel Co. 7th & Twmsd
Palace Hdw. Co. 456 Golden Gate
Philpott, C. H. 135 Fifth
Resekrans, H. & Co. 511 Sixth
Smith, P. A. Co. 638 Fourth
Williams Hdw. & Stove Co. 1626 Mkt
Vaut, E. D. Hardware Co. 218 Market
Wright Hdw. Co. 77 Third

HARNES AND SADDLERY.
California Vehicle & Harness Co. Golden Gate Ave. near Fillmore
Spiro Harness & Wagon Co. 307 Mkt

HAT MANUFACTURERS.
California Hat Co. 1420 Howard
Trist & Co. 734-738 Mission

MATTERS.
Carroll, Paul T. 706 Market
Collins, Chas J. 922 Market
Cowan, Co. 178 Sutter
Dillon, Tom. 188 S. S. McAllister
Fannin & Elmendorf. 149 New Mont
Fisher & Co. 726 Market
Herrmann & Co. 1440 Market
Kline, Louis & Co. 24 Sansome
Lundstrom, K. A. 1178 Market
Meusdorffer, J. C. Sons. 909 Fillmore

HAY AND GRAIN.
Anspacher Bros. 1049 Mills Bldg.
Chase, W. W. & Co. 1938 Market
Miller, W. A. & Co. 268 Market
Scott & Wagner. 453 Berry
Somers & Co. Sixth & Irwin
Vermell, J. L. 3142 Misalon

HORSE SHOEING.
Morrisey, Nicholas. 460 Eighth
Odea, Martin. 212 Leucst Ave

HOTELS.
Hotel St. Francis. Geary & Powell
Johnson, M. Hotel Robins
Martin, H. G. 156 Third
Palace Hotel Co. 1st & McAllister
Phillips, H. B. Union Trust Bldg
Turpin, F. L. Cor Fourth & Howard
Von der Mehden, G. H. 501 Eighth

HOUSEHOLD UTENSILS.
Wiester & Co. 2973 Folsom

ICE DEALERS.
Consumers Ice Co. 436 Eighth
Merchants Ice & Cold Storage Co. Lombard & Sansome
National Ice & Cold Storage Co. The
Union Merchants Ice Delivery Co. 736 Fourth

ICE CREAM DEALERS.
Parry, J. S. 224 8th

ILLUSTRATORS.
O'Connor, Thos. E. Oakland

IMPORTERS.
American Mercantile Co. 514 Battery
Corra, A. 478 Jackson
Western Supplies Co. 561 Pacific Bldg.

INSECT EXTERMINATORS.
Insecticide Co., The. 2110 Bush

INTERIOR DECORATORS.
Schastey & Vollmer. 1930 Van Ness
United Studios. 1415 Post

INSURANCE.
Ahpel, H. C. Co. Union Trust Bldg
Berry & Bangs. Kohl Bldg.
Bertheau, Caesar. 430 California
Bondman & Spencer. 51 California
Brown, Edw. & Sons. 210 Sansome
California Insurance Co. 550 Sacto
Christensen & Goodwin. 241 Sansome
Commercial Union Assurance Co., Ltd. Sansome and Halleck
Connor, John. 23 Steiner
Davis, J. B. F. & Son. Mont. & Sacto
Dornin, John C. Kohl Bldg.
Wm. A. Drennan. 604 Merchants' Ex.
Duncan & Rehlfisch. Sansome & Sacto
Fireman's Fund Ins. Co. Cal. & Sansm
Gutte & Frank. 214 Front
Herold, Rudolph Jr. 63 Post
Hilman, John R. & Son. 160 Sansome
Insurance Co. of N. A. 102 Battery
Kilgariff & Beaver. Post & Grant Av.
Liverpool & London & Globe Ins. Co. 422 California
London & Lancashire Fire Insurance Co. 571 Sacramento
London Assurance Corporation. Pine and Sansome
Manheim, Dibern & Co. 453-455 Mtgy
McDonald & Miles. 211 Sansome
McNear & Wayman. Sansome & Sact
Miller, T. L. Pine & Leidesdorff
Nason, Arthur G. Merchants' Exchanges
New Zealand Insurance Co. 343 Sansome
Northwestern National Fire Ins. Co. 1632 Franklin
Pacific Mutual Life Insurance Co. The Post and Grant Av.
Pacific Surety Co. 401 Sansome
Palache & Hewitt. 430 California
Parker, C. M. T. Main & Folsom
Perrin, Howard. 701 Monadnock Bldg
Potter, Edw. E. 578 Sacramento
Preferred Accident Ins. Co. 704 Mkt
Queen Insurance Co. 122 Sansome
Royal Insurance Co. 122 Sansome
Rothsal, Louis. 315 California
Sprerling, Frank. 1306 Post
Stovel, C. J. 637 Sacramento
Travelers' Ins. Co. Monadnock Bldg.
Voss, Conrad & Co. 320 Sansome
Waniorek, M. 122 Sansome
C. H. Ward. 211 Sansome
Watson, Taylor & Sperry. 213 Sansome
Watt, Rolla V. 122 Sansome
West Coast Life Ins. Co. 348 Pine
Whitely, Henry M. 397 Merchants Ex.
Wilson, Horace. 407 Montgomery

INDIVIDUAL MEMBERS.
Allen, Jas. M. Bank of California
Benedict, S. Post & Grant Ave.
Blair, R. K. 68 Fremont
Briggs, Arthur H. Monadnock Bldg.
Briggs, H. P. Mgr Viavi Co. 636 Pine
Burr, C. C. 1456 Filbert
Cappy, Chas., Bank Director. 108 Sutter
Davis, Andrew M., Merchant, Emporium. Post and Van Ness
Folger, J. A. Howard and Spear
Greensbaum, E., Secretary City Ware-house Co. Jackson & Battery
Greenbaum, M. 740 Mission
Hale, Marshal, Merchant. 6th & Market
Hale, P. C. Merchant. 6th & Market
Hale, R. B. Merchant. 6th & Market
Harvey, J. Downey. 52 11th St
Hornick, C. W. Gen. Mgr. S. F. Call
Huntington, P. C. Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J. Cooperae. 678 Monadnock Bldg.
Landshager, Julius A. 338 Pine
McNeill, A. J., Elev. Stocktn & Beach
Mackay, Clarence H., Bank Director. New York
McCoy, H. J., Sec. Y. M. C. A. 1220 Geary
McCutcheon, Edw. J. 1111 Merchants' Ex.
Moore, S. I., Sec'y. the I. C. Moore Estate Co. 1914 Devisadero
Painter, Edgar, J. B. Painter Estate. Kohl Bldg.
Sherman, L. S. Sutter and Kearny
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters. Merchants' Exch. Bldg.
Symmes, Frank J. 1046 Monadnock Bldg.
Talbot, W. H., Merchant. Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thomas, H. W. 210, 268 Market
Thompson, Beach, The Stanislaus Electric Power Co. 909 Kohl Bldg.
Van Arsdale, W. W., Lumber Dealer. 2401 Scott
Veeder, Howard P., The Stanislaus Electric Power Co. 909 Kohl Bldg.
Walker, David F., Bank Director. San Mateo, Cal.
Wright, F. V. 644 Taylor, Alameda

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.
Crocketer Bldg.
IRON, ORNAMENTAL.
Sartorius Co.Fifteenth and Utah
IRON WORKS.

California Iron Yard.417 Kohl Bldg
Fulton Iron Works.First & Market
Jackson, Byron, Iron Works. W. Berkly
Moore & Scott Iron Works.
Main & Howard
Morton & Hedley.215 Harrison
Ridson Iron Works.238 Stewart
Schrader, Otto.1247 Harrison
Vulcan Iron Works.604 Missou.1

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Doble, Abner Co.Fremont & Howard
Taylor & Spottswood Co. 19th & Minn.
Woods & Huddart.356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.310 Sansome
JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.1465 Polk
Solomon, C. Jr.314 Battery

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.Sansome and Bush
Mendelson Bros.439 Turk

JEWELERS.

Abrams, Henry M. Co.717 Market
Andrews, A.909 Van Ness Ave
Baldwin Jewelry Co.1261 Van Ness Ave
California Jewelry Co.704 Market
Carran & Green.1510 Buchanan
Deremer & Co.1341 Van Ness Ave
Diamond Parlor Jew'l'y Co. 1429 F'more
Dinkelspiel, J. S.150 Post
Dorrance-Battin Co.Chronicle Bldg
Eisenberg, A. & Co.Post and Kearny
Gindermann, W.818 Market
Greenzweig, Geo. & Co.150 Post
Hall, A. I. & Son.150 Post
Hammersmith & Co. Sutter & Grant Av.
Haringhl, Leo.895 Steiner
Isaacs, Abe.Phelan Bldg.
Judis, Alphonse Co.704 Market
Leiberman, J. S. & Co.704 Market
Mayer & Welshenk.717 Market
Nordman Bros.150 Post
Radke & Co.Bush and Van Ness Ave
Schussler, M. & Co.704 Market
Shreve & Co. Van Ness & Sacramento
Sorensen, James A. & Co.715 Market
Vanderslice, W. K. & Co.1616 V. Ness

JEWELERS' SUPPLIES.

Mathews, Roy P. Co.717 Market
Muths & Lochbaum Co.1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co. 393 McAllister
Gantner & Mattern Co. Van Ness & Cal

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. Cal. & V Ness
Marks Bros.Eddy & Fillmore
Magnin, I. & Co Van Ness & Austin Ave
Schwartz & Goodman.1545 Fillmore
Paragon, The.Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G.2202 California
Gadner, A.2378 Pine

LAMPS.

Boesch Lamp Co.1135 Mission
Bauer Lamp & Reflector Co. 628 Gough

LAUNDRIES.

Domestic Laundry. 468 25th, Oakland
La Grande Laundry Co.234 Twelfth
National Laundry Co.3844 Eighteenth
San Francisco Laundry.1408 Turk
United States Laundry.1148 Harrison
White Star Laundry.385 Eighth
Wormser, S. I.317 Elginth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co.583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Gosinsky & Co.747 Sansome
Kohlberg & Co.626 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.431 Battery
Frank, S. H. & Co.416 Battery
Wagner Leather Co.Sierra Bldg.
Harpham & Jansen.524 Washington
Kaufman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co.95 Market
Holmes Lime Co.704 Market

LITHOGRAPHERS.

Britton & Key.555 Commercial
Callaway Lithograph Co.513 Howard
Schmidt Lithograph Co.
Second and Bryant

LIVERY STABLES.

Christensen, E. C. & Son.1210 Valencia
Clemens, C. J.315 Fulton
Kelly, Thomas & Sons.Pine & Franklin
Pease, E. R.1009 Valencia

LUMBER DEALERS.

Albion Lumber Co.Albion, Calif.
Blyth & Trott.Spear & Mission
Casper Lumber Co.810 Kohl Bldg
Collins, Geo. H.502 California
Dodge, E. J. & Co.16 California
Dolbeer & Carson Co. Merchants Ex.
Excelsior Redwood Co.4th & Channel
Ford, Chas. D. Co.Merchants Ex.
Grays Harbor Commercial Co.
Foot of Third St
Greenwald, Otto H.320 Sansome
Hammond Lumber Co. Mchts. Ex. Bldg.
Hlhn, F. A. Co.Santa Cruz
Hobbs-Wall & Co.633 Howard
Hooper, C. A. & Co.Balboa Bldg.

Hooper, F. P. & J. A., 703 Merch. Ex.
Howard, E. A. & Co.20 Howard
Hume, G. W. Co.268 Market
Jones Lumber Co.548 Brannan
Jonas, Hugh Lumber Co.
Kruse, J. S.Twenty-third & Shotwell
Meyer, Adolph.1610 Devisadero
Pacific Lumber Co.16 California
Papa & Talbot.Foot of Third St
Renton, Holmes & Co.116 Battery
Seymour & Elliot.142 Townsend
Simpson Lumber Co.112 Market
Slade, S. E. Lumber Co.112 Market
Soule, John F.112 Market
Tacoma Mill Co.310 Sansome
Templeman, Henry.22 Market
Truckee Lumber Co.129 Bldg
Union Lumber Co.Monadnock Bldg
Van Arsdale-Harris Lumber Co.
Fifth & Brannan
Wendling, G. X.James Flood Bldg
Western Redwood Lumber Co. 268 Mkt

MACARONI MANUFACTURERS.

Spilvalo, C. R. & Co.956 Bryant
Podesta, L. R.612 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.514 Market
American Tool Works.109 Mission
Boyle, Luey Co.132 Monadnock Bldg
California Hydraulic Engineering Co.
523 Market
California Tool Works.143 Beale
Compressed Air Machinery Co.
Jessie & Eckert
Cyclops Iron Works.223 Main
Davis, Norris K. Machine Works.
Seventh & Harrison
Evans, C. H. & Co.183 Fremont
Goldschmidt-Thermit Co. 432 Folsom
Garratt, W. B. Co.Fremont & Natoma
Harron, Rickard & McCone. 461 Market
Henshaw, Bulkley Co.219 Spear
Hewitt Machinery Co.37 Second
Marwedel, C. W.256 Ninth
Meese & Gottfried Co. 19th & Harrison
Moore, Chas. C. & Co.63 First
Pacific Tool & Supply Co.402 Mission
Pennington, G. W. & Sons, 313 Folsom
Pierson, Roeding & Co. Monadnock B.
Sanitary Devices Manufacturing Co.
24 Montgomery
Schilling, Adam & Sons.211 Main
Union Iron Works.Potrero, S. F.
Young, A. L. Machinery Co. 28 Fremont

MANTELS, GRATES AND TILES.

Bush & Mallet Co.604 Turk
Mangrum & Otter.561 Mission
Rigney, Thos. F.2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.2386 Green
Coates & Campbell Co.565 Mission
Cardinell-Vincent Co.579 Market
Eberhard, Geo. F. Co. The.330-332 Fremont
Fisher, Chas.1680 Pine
French & Linforth. Wells Fargo Bldg.
Hughson & Merten.418 Market
Lucas & Isaacs.32 Battery
McLeod Mercantile Co.143 Bush
Maydwell, C. A.268 Market
Morgan & Allen Co.717 Market
Pollak, Arnold.114 Bush
Robinson Bros.Third & Mission
Scars, H. J.402 Monadnock
Sallman, Waters H.2602 Filbert
Simonds, S. E. Co.114 Sansome
Western Supplies Co.564 Pacific Bldg.

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.
535-565 North Point

MATRESSES AND UPOLSTERY.

Bernhard Mattress Co.122 Utah
Continental Bedding Mfg. Co.
219 San Bruno Ave
Crescent Feather Co. 19th & Harrison
Hagemann, H. M.1529 Pine
Hoey, John.Rhode Island & Eighth
Klopstock Bros.3320 18th
McRoskey, L. H.927 Market

MEN'S FURNISHING GOODS.

Berger, Nat.1449 Fillmore
Berger, Sam.1449 Fillmore
Bullock & Jones.Post and Kearny
Cluett, Peabody & Co. How'd & Hd. Ct.
Ellis, Milton & Co.953 Van Ness
Dorey & Cunningham.11 Market
Greenbaum, Wel.Mission bet. 3d & 4th
Hansen & Elrick.1106 Fillmore
Neustadter Bros.First & Mission
Rogerson, J. C.3316 22nd
Torker, The, Montgomery & California
Bernstein, Sam.1138 Geary

MERCHANT TAILORS.

Growall, W. L. Co.704 Market
Harshall, A.321 Crocker Bldg
Jacobi, I. M. & Co.Sutter and Montg.
Lyons, Chas.1472 Fillmore
McMahon, Keyer & Steigler Bros.
892 Van Ness Ave
Martin Bros.Humboldt Bk. Bldg.
Reid, J. & Son.943 Van Ness
Rhenstrom, C. H.2415 Fillmore
Stell, Henry Co.642 Market
Valentine, R.724 Market

METAL WORKS.

Finn, John Metal Works.384 Second
Pacific Metal Works.153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy.231 Franklin
Jersey Farm Co.3550 Nineteenth
Loewe, Wm. G.624 Russala Ave
Riverdale Creamery.1416 Devisadero
S. F. Cream Depot.Minna near 11th
Standard Milk Co.3201 Eleventh

MILLINERY.

Butler-Schultz Co.957 Geary
Hinz & Landt.975 Geary
Holm & Nathan.Bush & Polk
Muller & Raas Co.Polk & Bush
New York Millinery.133 Van Ness
Spencer & Mitau.1140 Van Nesa Ave

MILLWRIGHTS.

Dibert Mfg. Co.7th & Folsom

MINERAL WATERS.

Ring Bros.Nineteenth & Castro
Eggers, Chas. & Co.118 Eureka
Shasta Water Co.6th & Brannan
Witter Medical Springs Co.
Westbank Bldg.

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.
Bourn, W. B.2560 Webster
Ralston, W. C.368 Bush

MINING MACHINERY.

Woodbury, Geo. E.238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co.14 Sansome
Heineman, H. M.1649 Bush
Samter, L. & Sons.758 Mission

NEWS DEALERS.

Foster & Orear.Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.
Palmer, Sid S.307 Monadnock

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.837 Mission

NUT DEALERS.

Sunset Nut Shelling Co.427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.
Library Bureau, Inc.860 Mission
Yawman & Erbe Mfg. Co.712 Mission

OILS.

Porter, W. S.2029 California
Standard Oil Co.461 Market

OPTICIANS.

Bertling Optical Co.186 Rush
California Optical Co.181 Post
Chinn-Beretta Optical Co.
1557 Van Ness

Hirsch & Kaiser.218 Post
Kahn, Geo. H.1232 Van Ness Ave
Kahn, Henry & Co.636 Market

OVERALLS.

Armer, A. M. & Co.760 Mission

OYSTER DEALERS.

Darbee & Immel.1886 Fillmore
Moraghan, M. B. Oyster Co. 380 Bran.
Morgan Oyster Co. The.614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.
Wells Fargo Bldg.
Bertling Optical Co.186 Rush
California Optical Co.181 Post
Chinn-Beretta Optical Co.
1557 Van Ness

Hirsch & Kaiser.218 Post
Kahn, Geo. H.1232 Van Ness Ave
Kahn, Henry & Co.636 Market

Porter, W. S.2029 California
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Bertling Optical Co.186 Rush
California Optical Co.181 Post
Chinn-Beretta Optical Co.
1557 Van Ness

Hirsch & Kaiser.218 Post
Kahn, Geo. H.1232 Van Ness Ave
Kahn, Henry & Co.636 Market

Porter, W. S.2029 California
Standard Oil Co.461 Market

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D'Evelyn, Frederick W. M. D.
Central Building, Folk & Sutter
Palmer, Geo. H. M. D.2446 Jackson
Pischel, Kaspar, M. D.1817 California
McNutt, W. F. M. D.1800 O'Farrell
Regensburger, Martin, M. D.3376 Clay
Rosenthal, Julius, M. D.1424 Gough
Sherman, Harry M. D.Union Sq. Bldg.
Veckl, Victor G. M. D.1408 Geary
Ward, Jas. W. M. D.1330 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.1224 Van Ness
Bowers & Son.McAllister & Van Ness
Curtiz, Leon & Son.1616 Van Ness
Detmerer Piano Co.836 Valencia
Ellers Music Co.1130 Van Nesa Ave
Kohler & Chase.Sutter & Franklin
Mauzy, Byron.1175 O'Farrell
Pierce, Walter S. & Co.689 14th
Sherman-Clay Co.Kearny & Sutter

PICKLE MANUFACTURERS.

Fisher Packing Co.

PLUMBERS.

Ickelheimer Bros.1115 Sutter
Murray Bros.623 Sacramento
Snook, Wm. & Son.602 Clay
Wilson, W. F. Co.1177-1179 Turk
Wittmann, Lyman & Co.315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.643 Mission
Tay, George H. Co.Mission & 2nd

POKE PACKERS AND PROVISION DEALERS.

Armour & Co.Battery & Union
Cudahy Packing Co.Sacramento
Heineman & Stern.1040 McAllister
Roth, Blum & Co.50 California
South S. F. Packing & Pvn. Co.
407 Front

Western Meat Co.6th & Townsend
Wilfert Bros.5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.318 Scott
O'Brien & Spotorno, 1212 Golden Gate
Tiddy, Richard.1119 Post

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
Chronicle Bldg.

PRESS CLIPPING.

Allen's Press Clipping Bureau.
Mission and First

PRINTERS.

Athow & Co.1537 Ashby Ave, Brkly.
Barry, J. H. Co.1126 Mission
Bent & Meyerderks.20 Silver
Brunt, Walter N. Co.391 Jessie
City Printing Co.747 Market
Crockford, F. A.Grove & Polk
Demster Bros.447 Alana
Freygang Printing Co.1332 Howard
Gibbs, Geo. Th.45 Ecker
Kohlberg-Cassina Co.967 Golden Gate
Monahan, John & Co.311 Battery
Murdock Press.68 Fremont
Myself-Rollins Bank Note Co. 22 Clay
Pacific Ptg. & Eng. Co.1678 Market
Pernau Publishing Co.423 Hayes
Phillips & Van Orden Co.511 Howard
Spaulding-Graul Co.912 Howard
Tibbets, H. C.1590 Geary
Torres, Jos. M.Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell & Co.645-553 Battery

PRINTING MACHINERY.

Hadwen Swain Mfg. Co.92 Seventh

PROPERTY OWNERS.

Crocker Estate Co.Crocker Bldg.
Flood, James L.James Flood Bldg
Hewes, D.Orange, Cal
Holmes Investment Co. The.
Foxenrig Bldg.
Law, Hartland.636 Pine
Mayne, Geo. T. Jr.315 Haight
Newbauer, H. W.1914 Sacramento
Parrott, John.502 California
Payson, A. H.Santa Fe Office
Quinn, John E.1221 Polk
Runyon, E. W.515 Monadnock Bldg
Schussler, H.375 Sutter
Shiels Estate Co.1380 Sutter
Stevens, Martin.282 Bush
Wilson, A. W.Turk and Taylor

PUBLIC WEIGHTERS.

McKenna, Jas. F.Third-St. Wharf
Ordway, W. C.Sixth and Yuma

PUBLISHERS.

Commercial News Pub. Co.
573 Commercial

Mitchell, Edw. H.3363 Army
Mitchell, J. H.2046 Center, Berkeley
Williams, E. C.Sixteenth & Mission
Wood, Andrew Y.130 McAllister

PUMPING MACHINERY.

Byron Jackson Machine Works.
Fremont & Mission
Dow, Geo. E. Pumping Engine Co.
First & Howard

Plant Works Co. 205 Sheldon Bldg.

Armstrong-Quatman Co. Russ Bldg.
 Aronson Realty Co. 160 Sutter
 Babin, Landry C. Co. 423 Kearney
 Baldwin & Stetson. 145 Sutter
 Hancock, Paul. Lick Bldg.
 Hew, Geo. E. & Co. 129 Sutter
 Boardman Bros. & Co. 608 California
 Bonfield, Jeffries & Ryan. 49 Post
 Bovee, Toy & Co. 111 Montgomery
 Brandon Julian R. Cal & Fillmore
 Browne, R. S. & Co. 129 Sutter
 Bull, Fred A. 251 Kearny
 Burnham & Marsh Co. 36 Kearny
 Clark, David & Son. 217 Russ Bldg.
 Clark, Curran. Russ Bldg.
 Clark, John. 265 Montgomery
 Cline Bros. 1244 Masonic Ave
 Coffey, H. E. 339 Montgomery
 Craton, Belvel & Dwyer. 573 Cal.
 Crim, W. H. & Co. Monadnock Bldg.
 D'Amico & White. 10 Third
 Dunbar, F. A. 918 Monadnock Bldg.
 Easton, Wendell. 209 Monadnock Bldg.
 Ehrenfort, Wm. 801 Fillmore
 Ferguson-Reuener Co. 251 Monty.
 Fisher, Chas. W. 450 Haight
 Hagan, Wm. 1000 Broadway
 Grady John H. 526 Twenty-fourth
 Grothwell, L. & Co. 414 Kearny
 Harrikan, Weidenmuller & Rosenstrn.
 Inc. 346 Montgomery
 Healy & Olliepel. 244 Church
 Hendrickson, Wm. & Co. Shreve Bldg.
 Hensley-Green Co. 35 Van Ness Ave
 Herman, Oscar & Bro. 113 Monty
 Hoag & Lelandale. 243 Bush
 Hooker & Lent. First & Market
 Inverness Land & W. Co.
 Jacques & Thaler. 255 Montgomery
 Jost Sons & Co. 16th & Guerrero
 Kahn & Feder. 329 Kearny
 Kane & Co. 217 Montgomery
 Kell Estate Co. 1209 Flood Bldg.
 Kendrick, Chas. H. Co. 1284 Market
 Langrebe, McNevin & Jones.
 408 Kearney
 Lehners, J. H. 417 Montgomery
 Lichtenstein Bros. Co. 268 Market
 Lyon & Hoag. 636 Market
 Mackenzie & Underhill 106 Merch. Ex
 Madison & Burke. 30 Montgomery
 Magee, Thos. & Sons. 22 Geary
 Martin, Walter S. Cal Bldg.
 Marston, Frank W. Col. Marston Bldg.
 McElroy, R. D. 704 Market
 McGaw, John & Co. 232 Montgomery
 McGarry, W. B. & Co. 41 Montgomery
 McLeod Co. C. P. Inc. 2587 Mission
 McMahon, Mabry. 412 Market
 McMahon, O. L. & Co. 1256 Sutter
 Middleton, John. 789 Market
 Mooser & St. Germain. 1364 Polk
 McNeill, D. R. Realty Co.
 2004 Delaware, Berkeley
 Nelson, Johnson & Co.
 Norle-Haars Co. 810 Van Ness
 Oliver, P. B. & Co. 104 Montgomery
 Pluridge, Jas. 383 Monadnock
 Plunkett, John. 2104 Market
 Pon, Albert J. 1012 Fillmore
 Powers, J. C. & Co. 761 Fillmore
 Realty Syndicate 1218 Bdwy. Oakland
 Rich, A. J. & Co. 121 Sutter
 Rucker, Jos. H. & Co. 49 Post
 Russell, Chas. B. 222 Kohl Bldg.
 Sachs, Sanford. 2027 Sutter
 Sage, O. G. Mills Bldg.
 S. F. & Suburban Home Bldg. Society
 Scroth Co. The. 201 Euclid Ave
 Schmitz, L. A. 321 Twenty-first
 Scofield, Leonidas. 26 Montgomery
 Shalwald, Buckhee & Co. 27 Montg.
 Skelton, E. W. 229 Montgomery
 Speck-Paschel Co. 54 Geary
 Strassburger, I. & Co. 484 California
 Stine, O. C. 23 Montgomery
 Strong, Relden & Farr. 45 Post
 Truman & Rodgers. 147 Sutter
 Truman Investment Co.
 Humboldt Bank Bldg.
 Twist, W. P.
 Umbsen, G. H. & Co. 20 Montgomery
 Von Rhein Real Estate Co. Geary
 Wayman, Guy T. Mills Bldg.
 Weck, F. A. Realty Co. Berkeley
 Wehe, A. W. Metropolitan Bldg.
 Weisslein Bros. 141 Sutter
 Whittell, George Jr. 75 Sutter
 Williams & Surryhne. 114 Sutter
 Wolf & Hollman. 327 Kearny

REAL ESTATE AND INSURANCE.

Clarence M. Mann. 318-324 Kearney
 Wright & Greene.

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
 Merchants' Exchange, 8th Floor

RESTAURANTS.

Bay State Restaurant. 23 Stockton
 Blanco, A. B. 863 O'Farrell
 Louis Fashion Restaurant. 22 Sansome
 Galindo, F. B. 1018 Van Ness Ave
 Kilborn & Hayden. 34 Market
 Krone, F. W. 911 O'Farrell
 Larsen, C. G. 50 Eddy
 Louvre, The. Fillmore & Eddy
 Petersen, Jacob. 9 Market
 Pouchan, G. & Co. 497 Golden Gate
 Ravn & Karstenen. 131 Market
 Swain Company. 1241 Van Ness
 Tait, A. Eddy & Van Ness Ave
 Teichau Tavern Co. 662 Pacific Bldg.
 Teichau, R. J.
 Westerfeld, P. & Co. 1530 Haight
 Zinkand, Chas. A. San Rafael

RIGGERS.

Smith & Rice Co. 118 Howard

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. 1039 Merch. Ex.
 Pacific Refining & Roofing Co.
 379 Monadnock

RUBBER GOODS.

Rowers Rubber Works. 62 Sacramento
 Goodyear Rubber Co. 673-679 Market
 Gurham Hubber Co. 60 Fremont
 Winslow, C. R. & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.
 Molae, Klinkner Co. 1212 Market
 Patrick & Co. 126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co. Russ Bldg
 La Zacualpa Rubber Plantation Co. Russ Bldg

RUG MANUFACTURERS.

California Rug Co. 3147 Lombard

SAFES.

Freeman, Brewster & McCabe.
 455 Golden Gate Ave.
 Herring-Hall-Marvin Safe Co.
 Second & Jessie
 Hermann Safe Co. The. 126 Folsom
 Parcells Safe Co. 577 Market

SAW WORKS.

California Saw Works. 721 Brannan
 Simmonds Mfg. Co. 368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. 147 Grove
 Weber, C. F. & Co. 1161 Polk

SCHOOL BOOK PUBLISHERS.

Doubt & Co. 717 Market
 Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND GRAIN.

Bowen, E. J. Est. of. 519 California

SEEDS AND PRODUCE.

Volkman, Chas M & Co. S'some & B'way

SEED GROWERS.

Mason, W. H. & Co. Ballboa Bldg.
 Morse, C. C. & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons. 17 Spear
 Steiger Terra Cotta & Pottery Works
 729 Mills Bldg.

SEWING MACHINES.

Cohen's, I. S. Sons. 1616 O'Farrell
 Evans, J. W. 1668 O'Farrell
 Jackson, W. B. 404 Sutter
 Singer Mfg. Co. 17 Jones
 White Sewing Machine Co. 1478 Market
 Wilcox & Gibbs. 570 Sutter

SHEET IRON AND PIPES.

Smith, Francis & Co. 61 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave
 Delano Bros. 70 Spear
 Shields, Thos. 671 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc. 112 Market
 Pacific Shipyard & Ways Co.
 Alameda Point, 172 East
 Turner, Matthew. 14 Steuart
 Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.
 138 Steuart
 Josselyn, G. M. & Co. 25-33 Main
 Sellers, Madison & Co. 96 Market
 Weeks-Howe-Emerson Co. 61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin. 426 California
 American Trading Co. Monadnock Bldg
 Balfour, Guthrie Co. 320 Sansome
 Barneson, Hibberd Co. Cal. & Front
 Bates & Chesebrough. Mer. Ex. Bldg.
 Bowring & Co. California and Front
 Dempster & Son. Merchants' Exchange
 Gale Bros. 408 Davis
 Grace, W. R. & Co. 612 California
 Herrmann, Geo. Co. 310 Sacramento
 Johnson-Locke Mercantile Co. 213 Sansome
 Lind, Henry & Co. California & Front
 Mital & Co. Merchants' Exchange
 Meyer, Wilson & Co.
 Alaska Commercial Bldg.
 Moore, Ferguson & Co. 690 Commerce
 Newhall, H. M. & Co. 114 Battery
 Otis, McAllister & Co. 310 Sansome
 Parrott & Co. 204 California
 Plummer, Geo. E. & Co. 54 Steuart
 Port Costa Milling Co. 210 Battery
 Spreckels, J. D. & Bros. Co. 58 Clay
 Williams, Dimond & Co. 310 Sansome

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 Bowring & Co. California and Front
 Dempster & Son. Merchants' Exchange
 Gale Bros. 408 Davis
 Grace, W. R. & Co. 612 California
 Herrmann, Geo. Co. 310 Sacramento
 Johnson-Locke Mercantile Co. 213 Sansome
 Lind, Henry & Co. California & Front
 Mital & Co. Merchants' Exchange
 Meyer, Wilson & Co.
 Alaska Commercial Bldg.
 Moore, Ferguson & Co. 690 Commerce
 Newhall, H. M. & Co. 114 Battery
 Otis, McAllister & Co. 310 Sansome
 Parrott & Co. 204 California
 Plummer, Geo. E. & Co. 54 Steuart
 Port Costa Milling Co. 210 Battery
 Spreckels, J. D. & Bros. Co. 58 Clay
 Williams, Dimond & Co. 310 Sansome

SHIPPING AND COMMISSION.

Alexander & Baldwin. 426 California
 American Trading Co. Monadnock Bldg
 Balfour, Guthrie Co. 320 Sansome
 Barneson, Hibberd Co. Cal. & Front
 Bates & Chesebrough. Mer. Ex. Bldg.
 Bowring & Co. California and Front
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SHIPPING AND COMMISSION.

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

THE "MUNICIPAL RECORD."

The Board of Supervisors has taken a long step ahead by instituting the "Municipal Record," a weekly publication of the transactions of various branches of the City government. Volume 1, No. 1, of the "Record" seems beautifully complete. Its contents are interesting and the paper is full of the sort of information it promotes good citizenship to have.

Among the departments is a page devoted to street work ordered and undertaken by private contract, since July 1, 1908. Ninety days are allowed for the completion of each contract, and one of the City's long-standing nuisances has been the practice of extending time on these jobs at the request of the contractor. With the Municipal Record before him the property owner will be able at a glance to see when the contract on his street was let, and to know whether it is being prosecuted with due diligence or not.

The Municipal Record is one of the things that fills "a long-felt want." It will show in compact form what the City is doing. Probably the first act of the next graft administration will be to abolish it in the interests of "economy," but in the meantime it will serve to instruct a great many people in the scope and problems of municipal government, and the Supervisors deserve the highest commendation for their enterprise in publishing it. Citizens that would like to receive the Municipal Record may do so by sending name and address to John E. Behan, clerk of the Board of Supervisors.

AS OTHERS WILL SEE US.

Collier's recent editorial on plague in San Francisco was unduly severe and needlessly alarming, but it shows San Franciscans just what they may expect to get from the rest of the country unless they continue to encourage and assist the work of sanitation until the last vestige of the disease disappears from this City. We know that the individual in San Francisco is in about as much danger from plague as he is from German measles, but nevertheless we know plague is here, and while it is here we can not expect people at a distance either to regard it with our own calmness or to assist in the ostrich policy of ignoring and denying it.

OUTSIDE CIVIL SERVICE AND IN IT.

A contributor criticises civil service reform adversely on the ground that there are "just as good men outside of the civil service" as in it, and that "to bar a good man from working for the City just because he does not belong to the civil service is not right."

Our contributor, for whose opinion on many subjects we have great respect, is, in this matter, exactly wrong. It is right and politically necessary to bar many good men from municipal employment "just because they do not belong to the civil service." If they want municipal employment, let them be examined or enrolled. The chance is open to all.

Aside from that, however, it should be remembered that government does not exist to give people jobs. It is maintained, a great and growing burden, to render certain services to the whole body of the public. These services it renders best when the employees are selected and appointed to serve the public and not political bosses.

Reformed civil service is nowhere perfect, but it is better than the spoils system.

If you don't have civil service reform you have a civil service composed of men that owe their jobs not to the people that pay them, but to the political boss. For him they work—not for the people. In him they live, move and have their being. Their service and allegiance are for a power unrecognized in our constitution and hostile to the spirit of democracy: the power of self-seeking party organizations and selfishly ambitious men. In a civil service conducted on the spoils system the plans, efforts and energies of the employees are mainly devoted to getting votes for the boss. Only a small amount of time and thought are wasted on the public. And the services rendered to bosses and party organizations in this country by "good men outside of the civil service," to pay for their appointments, as spoils, to places in the civil service, make up, in the aggregate, a quantity and degree of treason more dangerous than Benedict Arnold's, and quite as damaging to free institutions as the big money bribery of high finance the country is now so exercised about.

In fact, if you wish to discover the source of the creeping decay that has made us rotten-ripe for the inroads of big corruption, you cannot come closer to it than the degradation of our politics through the spoils system—a degradation that has filled offices with purchasable men and invited the efforts of bribers.

To make American politics strong enough and clean enough to resist such corruption has been the dream of civil service reformers from the beginning. It was a higher ambition than the desire to give jobs to any number of "just as good" individuals. From the beginning their efforts have been resisted and obstructed by the politicians as a class, whose unceasing argument has been that there were "just as good men outside of civil service as in it"—a proposition no intelligent advocate of reform ever denied. And the spoils politicians have always found respectable citizens to give respectability to the cry.

The total commerce of Ecuador, Peru, Bolivia and Chile is reckoned at \$250,000,000 to \$260,000,000, of which the United States has about \$50,000,000.

A CARNIVAL OF THE PACIFIC.

Before it is too late there should be instituted in this city an organization to devise and execute plans for a New Year's Carnival for 1909. It is not too soon to begin, and if we commence now to plan for next New Year's Day, that occasion will be upon us almost before we know it.

The carnival spirit rises spontaneously in San Francisco at New Year's. It should have artistic and effective expression, instead of merely venting itself in a tolerable sort of rowdiness and license. By January 1, 1909, we shall have a large achievement in reconstruction to celebrate. Market Street will be Market Street once more. Nobody can doubt it that will observe the extent of the improvements now under way on that thoroughfare. The larger part of the City's retail trade will have returned to the downtown section. At night the main business streets of the present "burned district" will be gay with lights, and the people, resuming their old habits, will swell the nocturnal promenade that used to move in a gay procession up and down the broad sidewalks of the City's main avenue. A celebration of large dimensions is bound to take place. The time will be propitious for a Mardi Gras of the Pacific.

We have a great field on which to draw for suggestions in costumes, floats, and displays of all kind. There are the islands of the Pacific Ocean, and the lands beyond, which could be represented by maskers in strange dress, with novel equipment, giving brilliance, color and interest to the event. Masks should be in order; and such restricted reveling as could keep itself within the bounds of due propriety. The carnival could be made the "big show" of the year, a recurring custom of the City, attracting visitors from all the Pacific Coast states, who might thus avail themselves of excursion rates to enjoy a pleasant vacation and do their yearly shopping at the same time.

Great gains could be made for the City in this way. It would take some pushing spirits to get the thing going, but once started it would become one of the great features of life in San Francisco.

REMEMBER YOUR OWN.

The latter part of September saw the Fulton Iron Works, one of the oldest plants on the Pacific Coast, wind up its affairs and go out of business—not a pleasant spectacle this, the demise of one of San Francisco's industrial leaders for two generations. It was said the voluntary liquidation was caused largely by the lack of orders. That should not have been in a city rebuilding at so swift a pace as San Francisco rebuilds. Too many contracts went East. Our builders should be sure they are deriving a pretty substantial advantage before sending their money away from home.

The City is fortunate that the ruins of the City Hall are to be razed at last. They should have been taken down at least a year ago, and it is a pretty good sign of confidence in the municipal government that the people have been patient with the Board of Supervisors so long after patience ceased to be a virtue.

One of the best and safest investments for money in the United States is a good San Francisco mortgage. Tell your Eastern friends.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.  DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

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VOL. 13

SAN FRANCISCO, CAL., DECEMBER, 1908.

No. 148

DOWN-TOWN SIDEWALKS ARE BEING RECONSTRUCTED

Association's Campaign to Make Business Places Accessible Begins to Bear Fruit

Efforts of the Merchants' Association to secure the reconstruction of sidewalks in the business parts of the rebuilt section are receiving the hearty commendation of the business men benefited. Already fifteen bad stretches of sidewalk have been put into condition, and there is reason to hope that before the heavy rains set in most of the places needing new walks will be supplied.

In September the Association furnished the Board of Works with a list of ninety-four places in the district south of Market bounded by East, Harrison and Third Streets, and north of Market, between Market, Montgomery and Broadway, where sidewalks had not been reconstructed, in spite of the fact that Ordinance 372, n. s., required such reconstruction before May, 1908. The Board's attention was called to the fact that this district had been, to a considerable extent, rebuilt and tenanted, and that when winter came on the merchants occupying the new buildings would be seriously inconvenienced, and damaged in their business, by the lack of means of access to their stores and offices, owing to the negligence of property owners that had not rebuilt. It was urged that the Board of Works had shown all proper leniency in the matter, especially as the law gave an owner permission to lay a wooden sidewalk and maintain it until May 1, 1910. The list was made up by the Merchants' Association's own inspectors, working under the direction of the Committee on Streets, of which A. W. Scott, Jr., is chairman, and only named the places where there were no walks at all.

The Board of Works immediately took up the matter, with the good results noted above. More work of a like nature will be done. The department has agreed to furnish a special inspector for the districts named, who shall give all his time to the matter of sidewalks.

The Merchants' Association intends to pursue this matter to a finish. It has recently taken up some special complaints with the Bureau of Streets, President Casey and the whole Board of Works, in conjunction with the South of Market Street Improvement Club. It has received and forwarded to the Works Department several such complaints, and will forward as many as it receives, relating to this district. From time to time, checked-up lists of places remaining unimproved will be sent to the department. Ultimately, negligent property owners will be made to understand their duty and do it.

TO FURNISH THE CITY WITH STREET LIGHTING PLANS

Map Will be Made Showing Where Lamp Posts Will do the Most Good

Two hundred and fifty dollars has been appropriated by the Merchants' Association to cover the cost of preparing plans for the street lighting of San Francisco. These plans will be prepared, after careful consideration of the present lighting arrangements, by Otto Schiller, the engineer that designed the lamps now being installed by the Down Town Association. The aim will be to secure not only better lights, but a better distribution of them, so that the benefits may be equalized.

For some time the City Lighting Committee of the Merchants' Association, of which Mr. W. D. Fennimore is chairman, has been engaged in inspecting all the different parts of the City, both down town and outlying districts, studying the needs of the various sections with respect to street lighting. The Committee has been engaged in formulating a plan by which a more uniform and equalized system of lighting can be secured, so that some sections may not be overlighted and others under-lighted or left without any lights at all.

In those districts in which there is either no lighting at present or an insufficient number of lights the location of the lights recommended will be indicated, so that whenever the Board of Supervisors has sufficient funds for furnishing them they can be put in at the prescribed location. These various locations will be such as will give the best possible lighting over the greatest area, and the entire work will be planned by a com-

petent lighting engineer. The map will also include plans for the lighting, with ornamental lamps, of those business streets or districts where such lighting may, in the future, be used if the merchants and property owners desire to furnish the ornamental poles.

Applications are continually being made to the Supervisors for more light in the outlying districts, accompanied by offers to furnish the lamps if the City will give the current. A settled and agreed-upon plan will prevent confusion and waste in placing the lights, and the Association has assurances that if it will furnish such a plan the municipality will base future extensions of the street lighting system upon it.

WILL STUDY THE SERVICE GIVEN STREET CAR PATRONS

Special Agent of the Association to Travel the Lines and Make a Report

In addition to working out a general plan of street railway extension, which is a matter it has in hand at the present time, the Merchants' Association is about to begin an examination of the street railway service now rendered to the public by means of the existing facilities.

A special agent will be detailed to go over all the lines during the day time and at night, to find out if trips are being cut out unwarrantably, and to see where and how the service might be improved. The Association will consider that it represents the interests of the public in the matter, and when it finally makes its recommendations it will do so with a view to increasing the comfort of travel in San Francisco.

STAND OF THE ASSOCIATION ON THE WATER QUESTION

**Directors Believe in the Early Acquisition of Spring Valley,
and the Future Development of Hetch Hetchy
as an Auxiliary System**

After giving the matter more study and deliberation than any question that has come before it for years, the Board of Directors of the Merchants' Association recommended that the Association's members vote favorably on the Hetch Hetchy water supply proposal. Every member of the Association received a postal card communication to that effect in ample time for the bond election on November 12. The Directors clearly recognized that the Hetch Hetchy plan was beset with legal and practical difficulties, and

felt it to be their duty to say so in order that those who rely on them for the investigation of such subjects might realize that the recommendation was the deliberate act of the Board after mature reflection. In spite of those difficulties, the Directors felt that no progress could be made without a start, and that the Supervisors and the City Engineer deserved public support in their efforts to give the City an adequate future water supply.

But while the Association has endorsed

and supported the Hetch Hetchy project it has always been with a view to using the Sierra supply as an auxiliary to the municipal water system, instead of attempting to make Hetch Hetchy the sole source at once; and the Association feels today, as it has felt ever since the problem first presented itself in its present form, that it will be possible for San Francisco to acquire the Spring Valley plant at a reasonable figure, and one far below the cost of duplicating its distributing and storage systems in and near the City. While the Board of Directors was and still is strongly of the opinion that Spring Valley should have been acquired first, as the nearest and most available supply, one capable of expansion to meet our needs for the immediate future and one that it would be folly to duplicate even in part, yet inasmuch as the Supervisors chose to take the other course, the Directors deemed it wise for the City to unite on that policy and acquire the Tuolumne sites when it had the opportunity, as they are certain to be needed if San Francisco continues to grow. Now that the project of acquiring Hetch Hetchy and Lake Eleanor has been fairly launched, however, the Directors of the Association feel that the Supervisors should turn their attention to the acquisition of Spring Valley, as a going concern ready to hand, and one on which the City will be compelled to rely for years to come. The Merchants' Association has in no way abandoned its efforts to accomplish that end.

No other public body has had a keener interest in the water question than the Merchants' Association; no one in the City is more vitally concerned in the outcome than its members. Hence the Association has felt that every step of the way to a Sierra supply should be a safe and sure one, and that no opening should be left for successful opposition. The Board's special Committee on Water Supply, aided by Wright & Wright, attorneys for the Association, has held meeting after meeting to study the matter, and has invited into consultation with it bankers, business men, the City Engineer, and the Chairman of the Public Utilities Committee of the Board of Supervisors. In so serious a matter, the representatives of the Association felt justified in exercising especial vigilance to guard against endorsing the use of the City's money for a possibly impractical plan, or the possible injury of the City's credit through the voting of an illegal bond issue. They felt that they could not properly discharge their obligations to their own constituency, in the Association, unless, like careful business men, they subjected the water supply proposals to the severest scrutiny and criticism.

HACK FARE ORDINANCE IS RECOMMENDED FOR PASSAGE

Fares to Hotels Will be Reduced for the Accommodation of Visitors

The hack-fare ordinance introduced by the Merchants' Association has been recommended for passage by the Committee on Licenses of the Board of Supervisors. It is designed to reduce hack and cab fares between the Ferry Building, the railway stations and the hotel district, and to bring the tariff more into harmony with that prevailing in other cities, thus removing a main point of criticism and complaint on the part of visitors.

PROFFERS ITS ASSISTANCE IN GETTING A WATER SUPPLY

Merchants' Association Ready to Help the Supervisors as far as Possible

Below is the recommendation on the water supply issue sent out by the Directors of the Merchants' Association, and their correspondence with the Supervisors on the same subject:

RESOLVED: By the Board of Directors of the Merchants' Association of San Francisco, that, while it sees and recognizes legal and other difficulties in the proposal to acquire Lake Eleanor and Hetch Hetchy as a water supply for San Francisco, yet, in the hope that these difficulties can be overcome, it recommends that the membership vote FAVORABLY on the question at the special election to be held November 12th, 1908.

Board of Directors of The Merchants' Association of San Francisco.

L. M. King,
Secretary.

Andrew M. Davis,
President.

SAN FRANCISCO, Nov. 16, 1908.

To the Honorable, The Board of Supervisors, City and County of San Francisco.

GENTLEMEN:—The people of San Francisco have now indicated in no uncertain terms their desire for a municipally owned water system and have, in this connection, approved the acquisition of the Hetch Hetchy and Lake Eleanor sources of supply.

The Merchants' Association of San Francisco is deeply interested in seeing this work carried to a successful conclusion and would be pleased to be of assistance to your honorable Board in working out the details necessary to be provided for in the completion of your plans and will be glad to co-operate with you in any way in which their services can be of assistance in accomplishing the ultimate result.

Very respectfully,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

(Signed) L. M. KING,
Secretary.

ANDREW M. DAVIS,
President.

SAN FRANCISCO, November 18, 1908.

Mr. L. M. King, Secretary Merchants' Association, 1233 Merchants' Exchange Building.

DEAR SIR:—I am directed by the Public Utilities Committee of the Board of Supervisors to acknowledge the receipt of your favor of the 16th inst., stating that the Merchants' Association of San Francisco is deeply interested in seeing the work of acquiring a water supply from Hetch Hetchy and Lake Eleanor carried to a successful conclusion and that you will be pleased to be of assistance to the Board of Supervisors in working out the details necessary to be provided for in the completion of the plans, and will be glad to co-operate in any way in which the services of the Association would be of assistance in accomplishing the ultimate result; and to state that said Committee appreciates very much your kindly offer and will be glad at all times to accept your assistance so generously offered.

Yours very truly,
(Signed) JOHN E. BEHAN,
Clerk.

APPOINTS A DELEGATE TO CURRENCY CONVENTION

San Francisco Merchants Respond to Call from New York

Mr. Herbert E. Law has been appointed by the Merchants' Association of San Francisco its delegate to the preliminary conference called by the Merchants' Association of New York to discuss the question of holding a National Currency Reform Convention. Mr. Law was in New York at the time for which the preliminary conference was set, Nov. 18th, and, being a former director, was furnished with credentials to represent the San Francisco Association.

Invitations to join in this conference were sent to the leading commercial organizations of thirty-two American cities. We publish the invitation, as it outlines the

status of the matter, preceding the conference:

NEW YORK, October 16, 1908.

Merchants' Association, San Francisco, Cal.

GENTLEMEN:—Under date of August 1st, 1908, this Committee asked the views of a large number of representative business men throughout the country as to the desirability of a convention to consider effective reform of our currency system. Seven hundred and seventy-seven replies have been received of which 732 favor a convention and 45 disapprove and express a preference for the study of the subject by a commission.

It is the view of this Committee that the appointment of such a commission, composed of the foremost business men, bankers and economists of the country, would be a possible outcome of a convention. In any event a convention will unify commercial interests upon the question, a result in itself most desirable.

Your organization is invited to send a delegate to

A PRELIMINARY CONFERENCE

to be held in New York at the office of the Merchants' Association, Wednesday, November 18th, at 11 a. m.

The purpose of the Conference is to determine whether a National Currency Reform Convention shall be held; if so, to select a place and date, to outline a program, and to issue a joint call for such convention.

Invitations to join in the Preliminary Conference have been sent to the leading commercial organizations of thirty-two principal cities.

Numerous suggestions have been received that banking and clearing house associations be invited to participate, in view of their expert knowledge. On the other hand, equally numerous suggestions have been made that the banking class be omitted because of its immediate self-interest, that the direction of the convention be solely with the representatives of other business pursuits, and that the views of bankers be presented by addresses, conference and similar means. This Committee suggests that this question should be referred to and decided by the Preliminary Conference and that delegates sent in response to this invitation be representative of general business rather than of banking interests.

Awaiting a reply at your early convenience, we remain,

Yours very truly,

COMMITTEE ON CURRENCY,
THE MERCHANTS' ASSOCIATION OF NEW YORK
(Signed) F. B. DeBERARD,
Secretary.

SAN FRANCISCO, NOVEMBER 2, 1908.

Merchants' Association of New York, 66 Lafayette Street, New York City.

Gentlemen:—At a meeting of the Board of Directors of the Merchants' Association of San Francisco, held on October 30th, 1908, it was resolved that it is the sense of the Merchants' Association of San Francisco that a National Currency Reform Convention should be held and it is suggested that either Chicago, St. Louis or some similar central city be selected as the place for holding the convention.

This communication is sent to you, in view of the possibility that we may not be able to have a delegate present at the Preliminary Conference to be held on November eighteenth to discuss this subject.

Yours very truly,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.
L. M. KING, Secretary. ANDREW M. DAVIS, President.

STREET OPENING ORDINANCE FILED WITH THE SUPERVISORS

Association Measure Designed to Prevent Destruction of City's Pavements

The Merchants' Association's proposed ordinance regulating the opening of street pavements by public service corporations, has received its final revision and has been filed with the street committee of the Board of Supervisors. Unless "changed in its cradle" this ordinance will do a great deal to save the fine pavements that San Francisco is slowly obtaining, but for whose proper repair and preservation some of the corporations seem to care very little.

WORK UNDER BOND ISSUES IS INSPECTED EACH DAY

Association's Engineer Reports on the Progress of New Public Work

Inspection of public improvements to be paid for out of the sale of municipal bonds continues to absorb the attention of the Merchants' Association's street engineer, Mr. Benjamin Heath. The substance of his reports, down to the middle of November, filed recently at this office is as follows:

Sacramento Street Storm Water Sewer.

This work was satisfactorily finished during the week ending Oct. 17.

Montgomery Street Pavement.

During the week ending Oct. 17, preliminary work was done consisting of grading and trenching for the gutters. By Nov. 14 the curbs and gutters were finished to Pine Street and the concrete base was put in from Market to Sutter. Some rock for the concrete had to be condemned and exchanged.

Fulton Street Sewer.

Work on this improvement under the new bond issue was begun early in November. It is progressing favorably.

Fourteenth Street Sewer.

Work commenced early in November on one of the laterals at Erie and Folsom. Fifteen and twelve-inch pipes were laid in Erie Street from Folsom to Howard, and all existing side sewers were connected. Work and material are first-class.

Market Street Pavement.

This work is complete, according to contract, at the Drumm Street intersection. A section at Bush Street, from Battery to the line of Market, remains to be done, and a small patch at the corner of Spear. The Battery Street fire cistern is delaying the work at that point.

Minna Street Paving.

This improvement has been completed according to contract. The curbstones complained of were relaid properly. The quality of the work is first class.

Commercial Street Storm Water Sewer.

The excavation has reached the end of the present contract, 100 feet east from Sansome Street. The bottom and invert have been carried across Battery street, and lined with vitrified brick. The work and materials are of first class quality.

Sutter Street Pavement.

This work is progressing well. During the week ending Nov. 14 the curbs were set, the gutters were paved and the concrete base was laid in the block from Montgomery to Kearny streets.

Fire Cisterns.

Excavation was commenced before the end of October. By the middle of November the one at Bush and Battery was down eighteen feet, and those at Market and Van Ness, and Mission and West Mission, were almost down to grade.

TRAFFIC ON EAST STREET IS NOT EASY TO HANDLE

By Request the Association Looks Into Matter of Protection for Pedestrians

On request of a member, agents of the Merchants' Association have been looking into the matter of police protection for pedestrians at the foot of Market Street.

Traffic is badly congested at this point, and during rush hours the greatest vigilance is required on the part of the police to prevent casualties. The patrolmen seemed to be doing their best, but it may appear on further observation that a larger force is needed at this point.

HARBOR BOARD COMMENDED FOR GOOD ADMINISTRATION

Water Front Management Receives Praise from the Business Men

October 22, 1908.

Honorable Board of State Harbor Commissioners,
Ferry Building, City:

GENTLEMEN: The Merchants' Association of San Francisco has noted with great interest the many improvements made along the water front during your administration and desires to congratulate you upon the amount and character of the work already accomplished.

The improved appearance of the east wing of the Ferry Building on the ground floor, the ladies' waiting room upstairs, the repaving of East Street and more particularly the excellence of the street cleaning now performed there, are noteworthy improvements that add greatly to the public convenience and comfort as well as the appearance of the water front and we feel certain they are duly appreciated by the public.

We also desire to commend the progress made in the construction of the new seawall, docks and wharves and the character of their construction, and trust that your honorable Board will continue to hasten this work as rapidly as may be practical.

Yours very truly,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

L. M. KING,
Secretary.

ANDREW M. DAVIS,
President.

SAN FRANCISCO, CAL., October 29, 1908.

Mr. Andrew M. Davis, President Merchants' Association, 1233 Merchants' Exchange Building, San Francisco.

DEAR SIR:—Your favor of October 22, 1908, expressing the appreciation of your association for the improvements and betterments made and being made by the Board of State Harbor Commissioners on the water front, was duly received and has been placed on file in the Secretary's office.

The Board of State Harbor Commissioners takes this occasion to extend its thanks to your Association for its kind words and encouragement expressed at this time. We assure you that the same are appreciated and that we will endeavor to continue the good work as rapidly as the revenues of the port will permit.

Respectfully,

(Signed) W. V. STAFFORD,

President Board of State Harbor Commissioners.

AUXILIARY FIRE SYSTEM IS MAKING GOOD PROGRESS

Plans Are Finished for Ninety Cisterns and Many are Under Way

According to the reports of the City Engineer, work on the auxiliary fire protection system has made progress, up to November 7, as follows:

Fire Boats.

Two under way at the Risdon Iron Works.

Steam Turbines and Turbine Pumps.

On contract 13, bids receivable November 25; contract 14, for multi-stage turbine pumps and electric motors for fresh water pumping stations, plans and specifications 85 per cent completed.

Distribution System.

Plans and specifications for cast iron pipe 60 per cent completed; for special castings of steel and iron, 50 per cent completed. For pipes, gate-valves, and hydrants, plans 20 per cent completed. Pipe tests about 98 per cent completed.

Telephone System.

Work of designing, 13 per cent completed.

Salt Water Pumping Stations.

Preliminary designs, 40 per cent completed.

Fresh Water Pumping Stations.

Preliminary locations for these and their bored wells have been made and specifications are about 30 per cent completed.

Cisterns.

Plans for ninety of these are finished. Work is 30 per cent completed on the one at Mission and West Mission Streets, 30 per cent at Bush and Battery, 35 per cent at Van Ness and Market. Work is 10 per cent completed on the cistern at Plymouth Avenue and Sadowa Street, and the contract has been let for the one at Berkshire and Diamond Streets. Work is in progress on cisterns at Forty-seventh Avenue and J Street, Ninth Avenue and J Street, and Fifth Avenue and I Street. Contracts have been let for cisterns at Laguna and Fulton, Sutter and Octavia, Van Ness and Washington, Van Ness and Golden Gate. Contracts are to be let for blocks of five and seven cisterns.

METCALF REPORTS ON THE MARE ISLAND NAVY YARD

New Dock Will be Finished in the Course of a Few Months

Before his resignation, Secretary of the Navy Metcalf wrote the following communication to the San Francisco, Oakland, Alameda and Berkeley commercial organizations in response to inquiries and suggestions on the subject of improving the Mare Island Navy Yard, forwarded by the California Promotion Committee's special commissioner on that subject:

NAVY DEPARTMENT, WASHINGTON,

October 14, 1908.

GENTLEMEN:—The Department is in receipt of your joint communication dated September 25, 1908, relating to certain matters under the cognizance of the Navy Department at the Navy Yard, Mare Island, California.

The Department appreciated the interest your respective organizations display in the improvement of the facilities for taking care of the vessels of the Navy in the vicinity of San Francisco, and notes your various suggestions as to how the desired end may be attained.

The maintenance of a channel to Mare Island sufficient to safely carry the naval vessels of greatest draft must be admitted to be a pre-requisite to any extensive improvement of the Navy Yard.

The report of the Board appointed by the President to thoroughly investigate the question of the hydraulics of the Mare Island straits and approaches thereto is now being considered by the Department, and estimates will be submitted to Congress in accordance with the recommendations made in that report.

A contract has been awarded for a new dock at Bremerton large enough to dock the largest battle-ships. The new dock at Mare Island, it is expected, will be finished in the course of a few months.

Congress last year appropriated \$1,000,000 toward the establishment of a naval base at Pearl Harbor, Hawaii, among the items being a dry dock to cost \$2,000,000, for which \$300,000 was appropriated, and an additional appropriation will be asked for this year.

The Mare Island Navy Yard stands third among the navy yards of the United States in the amount of work done and the value of repairs. The problem of yard development is being worked out by those regularly charged with this duty, and Congress will be informed in regular course of the conditions as they exist and of the views of the Department with reference to future improvement. It will then be for Congress to say what action shall be taken and to provide the necessary funds to carry into effect any project it may direct to be undertaken.

Yours respectfully,

(Signed) VICTOR METCALF.

SAN FRANCISCO MUST TAKE CARE OF ITS CHARITIES

Time Has Come When the Problems of Rehabilitation are Pressing on the Philanthropic Institutions

Two and a half years after the fire San Francisco has reached the point where it must begin the rehabilitation and provide for the maintenance of its charitable institutions. Some fifty or sixty such organizations in this city are now face to face with hard necessity, and unless the community resumes its support of them on at least the scale prevailing before the fire, they are going to find themselves in serious difficulties—more serious than the people of this generous City would wish them ever to be. With some it is a question of maintaining efficiency for their work, with others of going out of existence altogether.

Many In Distress

Generous and open handed as San Francisco has always been where the direct and individual appeal was made, it never did support its charitable organizations with the liberality of other American cities of similar size. Many of the "charities" lived on bequests. Most of the others, and even those fairly well endowed, found themselves in serious distress after the fire. Some of their houses were destroyed, others badly damaged, and their subscription lists were gone.

The Relief and Red Cross Corporation assisted them materially. By a generous provision for the sick and injured it kept the semi-private hospitals in funds so that none of them were forced to close. Where the property of a charitable institution could be put in repair, that course was pursued. The burden of relief was largely assumed by the fund, and carried for over a year and a half, so that the institutions might be unhampered in making a struggle for their own existence and reorganization. And by last Christmas time every institution, practically speaking, was supplied with enough money to make up to it the equivalent of an ordinary year's income.

A Hard Winter Ahead

But even if there had been no disaster to the City in 1906, it would have been necessary to raise extraordinary funds for relief work last winter. In November came the financial stringency, and heavier demands were made upon charity than at any time for years back. Unemployment became so widespread that it was found necessary to provide work on the roads of the Almshouse tract for hundreds of the able-bodied destitute. No great improvement of this condition is perceptible yet. In fact, in many cases, individuals are worse off and more in need of help than they were last winter, for they have exhausted their means, and there is today far less ability on the part of relatives to take care of relatives than in the days before the fire.

Symptoms of real impoverishment by the disaster are beginning to appear in hundreds of cases where it was not suspected. First-time applicants for relief at the offices of the Associated Charities are far in excess

of the normal or the usual. An advertisement offering a small employment, with hardly more than a bare living as compensation, received sixty responses, many of them from people formerly of independent means. Old arrangements that sufficed for the support of many people as small lodging house keepers and shop keepers before the fire, were disrupted by the calamity, and many that lived in that way have been hurried into dependence years ahead of the time when they might have reached that condition. Altogether, the outlook for the poor in San Francisco this winter is not bright, and the charities are going to have an unusual amount of work to do to relieve want.

For this work they are not at all prepared, generally speaking, in a financial way. The equivalent of the last year's incomes, supplied from the Relief fund, is exhausted, and no more help can be looked for from that quarter, the Relief having other and extremely necessary labors to perform. It follows that the work of relief, of the Juvenile Court, of the settlements, of the societies for various necessary philanthropic objects, must suffer severely, and their officers be confronted with the sad spectacle of much want and suffering that they are unable to relieve, unless San Franciscans can pause in the stress and effort of rebuilding their City and rearranging their business, long enough to consider the requirements of philanthropy and meet them.

Better Support Needed

The whole charity situation must have better support than it has at present, and better than it had before the fire. The public has, in a measure, been spared appeals of this nature so far, but after having been given over two years and a half to get its wind, it must prepare to respond cheerfully to them now. Subscription lists of the various institutions must be rewritten, systematic collecting must begin again, and all properly conducted charitable organizations depending on current income must be assured of an efficient upkeep.

Nothing so distinctly marks a city's place among cities as the way in which it maintains its charities. San Franciscans must learn their obligations in this particular and live up to them.

BUILDING PERMITS CONTINUE TO EXCEED TWO MILLIONS

Building permits issued by the City during October ran well over two and a half millions, divided as follows:

Class A	1 Building	\$100,000
Class B	3 Buildings	227,500
Class C	30 Buildings	892,998
Frames	365 Buildings	1,355,726
Alterations	199	111,128
Total	598	\$2,687,652

CHARLES M. SCHWAB ON THE PANAMA CANAL

It Will Benefit San Francisco but He Does Not Expect Early Completion

"Undoubtedly the Panama Canal will operate to make San Francisco a port of call, and greatly increase its shipping business," said Charles M. Schwab on the occasion of his latest visit to this city. "That is not, however, the basis on which we made our purchase of the Hunters' Point drydocks. We went into that business because we believe in the future of San Francisco. I do not expect to live to profit very much by the Panama Canal." The gentleman did not appear to be in delicate health, either, so his statement may be regarded as somewhat skeptical of the early completion of the waterway.

PREPARE TO EXTEND THE BELT RAILROAD SOUTHWARD

President Stafford Thinks in Two Years Its Business Will Be Booming

"Two years from today," says President Stafford of the Board of State Harbor Commissioners, "I predict that there will be more traffic on the Belt Railroad south of Market Street than there will be north of it. The line has not been built there yet, but the policy of the Board is to begin construction in that territory as soon as possible in order that the new docks now building there may have switching connections, and ship and car may be brought together.

"We are about to adopt plans for a car ferry slip in the vicinity of Pier 36. Pier 40 is now under way, 600 feet of seawall will soon be completed, bringing it up to Main Street, and Pier 38 will be started. These are all to be permanent piers. The supporting columns go down to bedrock, and they are indestructible. There will be no repair bills on any of them for a generation to come.

"These piers will be decked with concrete and asphalt—they are steel and concrete to the roof—and tracks from the Belt Line will run on them. From these tracks it will be possible to switch cars to any line of railroad in San Francisco. Across East Street, warehouses may be constructed with spurs, if the property owners and the City wish it."

The Board of Supervisors has passed a resolution preparing the way to the purchase of the plant of the Sanitary Reduction Works for \$400,000. The price may seem a trifle high, but when it is considered that the owners have a monopolistic garbage franchise with thirty-eight years to run, that they have invested their capital on that basis, that litigation over the price probably could not save the City more than fifteen or twenty thousand dollars, and that every year the householders of San Francisco pay from fifty to one hundred thousand dollars more than they would have to pay if there were several municipal crematories in different parts of the City, shortening the haul, the figure proposed appears to be low enough.

HOW CITIES IN THE EASTERN STATES GET THEIR STREET WORK DONE

Instructive Descriptions of Different Methods Employed and Statistics of Amounts and Kinds of Pavement Used in Several of the More Important Municipalities

A recent number of the *Annals of the American Academy of Political and Social Science* contains an interesting symposium on street paving practices in different American cities. This symposium embraces contributions from New York, Chicago, St. Louis, Philadelphia, Boston, Baltimore, Washington, D. C., and other Eastern municipalities, and presents much material of importance to San Francisco. We lack space to present the whole, but some of its more interesting features follow:

New York.

The work of paving streets in New York is under the jurisdiction of the various borough presidents, who have independent power to award the contract to the lowest bidder, but can award it to another than the lowest bidder provided three-quarters of the board of estimate and apportionment agree. No bid is ever awarded to any person who is in arrears to the city on debt or contract. The controller must approve the contractor's bond.

The favorite pavement in the borough of Manhattan is sheet asphalt, of which the borough contains over 248.46 miles. Next comes granite 50.10 miles. There are 7.69 miles of wood block, and 31.57 miles of block asphalt. There is less than a mile of cobble.

The general tendency, within the last five years, has been to reduce the mileage of macadam, cobble, granite, trap and Belgian trap pavements, and increase that of asphalt sheet, block asphalt and creosoted wood block. During 1906, sub-surface construction necessitated 32,951 openings in the street. The article on New York says "The electric trolley slot and the old strap rail both hasten the destruction of pavements."

Creosoted wood blocks are being tried extensively for the heavy traffic below Fourteenth Street. The writer of the article, Mr. P. C. Wilson, makes these suggestions, among others:

All pavements should have a concrete foundation at least six inches thick.

Inspectors paid by the city should be stationed at the asphalt and wood-preserving plants.

Police and street cleaning departments should assist the bureau of highways by notifying of defects in pavements and preventing bonfires.

Pipe galleries should be constructed.

All openings in pavements should be through permits issued under one special official.

Chicago.

At the close of 1906 there were 1,544.77 miles of improved streets and alleys in Chicago, of which thirty-four and eighty-nine hundredths per cent were paved with cedar block, 34.26 per cent with macadam, 20.96 per cent with asphalt, 5.96 per cent brick and 3.38 per cent with granite block. During the past year there were laid 52.42 miles of asphalt, 43.47 miles of macadam, 5.16 miles of brick, 3.91 miles of granite, making a total of 106.10 miles.

A bitulithic pavement three-quarters of a mile in length has been laid by one of the city's park boards. Cedar block is no longer laid and when worn out is replaced by other material. Asphalt, brick, creosote and granite block pavements are laid on a foundation of Portland cement concrete graded to a uniform thickness of six inches. The work of laying these pavements is subject to the rigid supervision of the Board, its inspectors hav-

ing authority to dismiss any employee of the contractor who refuses to carry out the provisions of the specifications, as well as order the removal of rejected material and the replacement of any work improperly done, at the expense of the contractor.

Property owners are subject to repeated special assessments for paving and repaving the streets whose pavements have been worn out not by themselves but by the community, it being not an uncommon occurrence for the same property owner to be assessed for a new pavement on his street before he has paid the last installment due on the old. One of the most effective causes of the early decay of newly laid pavement is the continued opening of the same by the public service corporations in order to gain access to gas mains, cables and for the laying of surface pipes.

Inasmuch as a pavement whose arch has once been broken can never be put back into its former good condition, it should be incumbent on such corporations to lay in every unpaved street all its necessary mains and laterals upon receiving notice of the proposed improvement.

Of \$3,200,000 expended for street paving purposes in 1904, a total of \$2,288,000, or 71 per cent was for replacing former pavement. In 1906, out of a total of 106.1 miles of pavement laid, 44 per cent was repavement.

Philadelphia.

There were in Philadelphia January 1, 1907, 1747 miles of streets and roads of which 1277 were paved. The rest are dirt roads. Asphalt and granite blocks are the two principal kinds of paving, with about 380 miles each, while macadam and vitrified bricks come next, with 273 and 145 miles respectively.

The cost of new paving is borne entirely by the adjacent property owners, except the intersections of streets and those in front of city property or unassessable property. Repairs, however, are made at the expense of the city. Streets occupied by street railroad companies must be kept in repair or repaved from curb to curb by them.

St. Louis.

There are in St. Louis 96.47 miles of vitrified brick pavement on a six-inch concrete base, 63.48 miles of granite block on a six-inch concrete base, 45.42 miles of asphalt pavement on a five-inch concrete base, 24.40 miles of bitulithic pavement on a five-inch concrete base with one inch of macadam tamped into the concrete, and 2½ miles of wood block pavement on a six-inch concrete base.

Boston.

Paving operations are in charge of the Street Department. On February 1, 1905, the public streets showed the following kinds of pavement in mileage:

Asphalt	20.70 miles
Granite block	95.62 miles
Wooden block	0.91 miles
Planks on bridges	2.10 miles
Brick38 miles
Cobble30 miles
Bitulithic	3.16 miles
Macadam	3.34 miles
Gravel	38.54 miles
Ungraded	6.48 miles

Baltimore.

In the past, street paving in Baltimore was done under instructions of the City Council,

which would, from time to time, pass paving ordinances by combination among councilmen interested in such measures. Reports were current regarding agreements among paving companies who had pooled their influences in promoting favorable action. It was the practice to designate the kind of paving material to be used and it was charged that the effect was to prevent competition and open the way to high prices.

The city engineer, in a public statement, declared that the city had to pay from \$2.25 to \$3.50 a square yard for pavement that was laid in Washington at from \$1.57 to \$1.77 per square yard.

The ordinance now in effect, embodying the city engineer's recommendations, provides that certain streets shall be paved with wooden blocks, others with Belgian blocks, others with asphalt blocks and on others that either sheet asphalt, asphalt blocks, bitulithic or vitrified brick may be laid, as may be found expedient.

Cleveland.

Cleveland has 182 miles of brick pavement, 92 miles of stone pavement, 23 miles of asphalt pavement, 1 mile of Belgian block, one-half mile of bitulithic, 1½ miles of macadam. This makes 300 miles of paved streets out of a total of 651.4 miles of streets in the city. Contracts have been let or legislation is pending which will add approximately 75 miles of paved streets before the end of 1908. Cleveland uses five-inch brick without a concrete foundation. Six-inch concrete foundations are specified for both brick and stone pavements where the traffic is heavy enough to warrant it.

The largest portion of the cost of paving streets is borne by the abutting property owners or paid by special assessment per foot frontage of the cost, except that of paving street intersections, and one-fiftieth of the total cost of the improvement—which items are paid out of general funds of the city. Equitable agreements are made for corner lots. The main frontage is taxed for the full number of feet and the side frontage for about one-half. The city pays one-half of the cost of repaving streets.

Telegraph, telephone and electric light companies deposit money from which the cost of repaving over openings made necessary by installation or repair of pipes is taken and used to pay for materials and wages of city workmen who make the repairs.

Buffalo.

Buffalo has 207.6 miles of asphalt on concrete, 20.1 miles of asphalt on stone, a fraction of a mile of asphalt on macadam, 80 miles of stone on sand, 13 miles of block stone, 14 miles of brick and 12 miles of macadam.

Cincinnati.

According to the latest reports, ending December 31, 1905, there have been constructed in the city of Cincinnati 5½ miles of gravel roads, 35 miles of macadam road, 7 miles of limestone avenues, streets and alleys, 37 miles of asphalt avenues, streets and alleys, 62 miles of brick avenues, streets and alleys, 51 miles of granite avenues, streets and alleys, 63½ miles of bouldered avenues, streets and alleys, 191½ miles of macadam avenues, streets and alleys and 1.84 miles of bitulithic avenues and streets, making a total of 455 miles.

The cost of paving is defrayed by adjacent property owners, by the municipality, by public service corporations and by special assessments. If a street has never been improved, then the city

pays 2 per cent of the entire cost, plus the cost of the intersections. The remainder is assessed against the adjacent property. If the street has once been improved, the city pays the cost of intersections and 50 per cent of the remainder; the other 50 per cent is assessed against the adjacent property owners. Public service corporations are not assessed unless they be abutting property owners. Special assessments are entirely within the jurisdiction of the City Council. No rebates are ever given.

Detroit.

The repairs and repaving are paid for out of the general road fund of the city. This fund is raised by general taxation with the same rate of assessment in all parts of the city. The Common Council may order streets paved but it may not order more than \$300,000 worth of new paving in any one year, except upon the petition of the holders of the larger portion of the real estate directly abutting upon the portions of the street or alley proposed to be paved. Original pavements are paid for by abutting property owners, excepting the cost of paving street intersections and paving between the street car tracks, in certain cases where this work is done at the expense of the company.

The result of this system is that, heretofore, practically the first pavements in residence districts have been of the cheapest available material, that is, cedar blocks. The total amount of the various kinds of paving in the city on January 1, 1907, was as follows:

Cedar blocks	215 1/2 miles
Brick	588 miles
Sheet asphalt	48.4 miles
Block asphalt	2.8 miles
Granite asphalt	2.2 miles
Medina asphalt	1.4 miles
Cobble stone	1.1 miles

Washington, D. C.

The letting of contracts for paving, as well as for all other construction work in the city of Washington, D. C., is regulated by the organic act under which the Government of the District of Columbia was created by Congress June 11, 1878. The successful bidder must give a bond of not less than twenty-five per cent of the estimated amount of the contract. This bond runs for five years from the date of the completion of the work and, in addition to this, on paving contracts ten per cent of the cost of the work is retained for the same period of five years.

In the District of Columbia there are 138 miles of asphalt and coal tar pavements, 26 miles of asphalt block pavement, 26 miles of granite or Belgian block pavement and less than a mile of vitrified block pavement. The asphalt mixture, both for the sheet asphalt and for the asphalt block, must conform to certain specifications and tests, the laboratory test being made by the Inspector of Asphalts and Cements.

Louisville.

Louisville has 321 1/2 miles of asphalt streets, 51.3 miles of vitrified brick or block, 17 1/2 miles of granite block and nearly 70 miles of macadam. The inspection during the process of construction is rigid. The Inspector visits each piece of work at least once a day and often four or five times a day. A supervisor is kept on the work during the working hours from start to finish. The engineer sees the work whenever he can and always when necessary and is in constant communication with the inspector and the supervisor. Should the contractor fail to execute the work in the time stipulated, he forfeits his contract and is entitled to no pay for the work done.

Minneapolis.

Minneapolis lets no contracts for paving complete. The work is done by the city by day labor, under the direction and general charge of the city engineer. Contracts are made for materials, or they are purchased in the open market, as is deemed best. The required foundation for pavements is concrete five inches thick. The material used is tested by the city's chemist. Work is paid for out of a Permanent Improvement and Permanent Improvement Revolving Fund. The latter is a fund created for the purpose of ad-

vancing the amount assessable which is paid back in five annual installments with five per cent interest on deferred payments. The abutting property owners pay for the pavement. Street intersections and property exempt from city assessments are paid out of the Permanent Improvement Fund raised by general taxation or bonds. Wood block, treated with creosote and oil seems to be the favorite material.

Indianapolis.

This city has 47.8 miles of asphalt, 41.9 miles of brick, 14.8 miles of creosote pine block. The cost of paving is paid by abutting property owners. Under what is known as the Barrett Law, a property owner may take ten years to pay his assessment in equal installments with six per cent interest on deferred payments. Special improvement bonds are issued for the total amount of Barrett Law claims on each improvement. These belong to the contractor and are usually at a small premium as they can be utilized for guaranteed deposits and are treated as non-taxable.

A mixed clay and shale brick seems to be preferred for business streets. For residence streets creosoted wooden blocks were favored until the price became high. Asphalt and bitulithic pavements also have warm advocates.

WHAT THE CITY PAYS OUT AND TAKES IN AS RENT

The following tables from the Municipal Record show the amount the City is paying each month for rental of buildings and offices occupied by municipal departments and the monthly income received by the City from property rented or leased to private persons:

RENTALS PAID BY CITY FOR MUNICIPAL OFFICES

	Per Month
Board of Public Works, Mechanics' Savings Bank Building.....	\$ 890.00
Superior Court (Judge Lawlor), 130 Fulton Street.....	200.00
Superior Courts (Towle Building).....	337.66
Assessor, 224 McAllister Street.....	200.00
Tax Collector, 238 McAllister Street.....	200.00
Superior Courts, Justices' Courts, City Architect, Civil Service Commissioners, City Attorney, Grant Building.....	2,135.00
Supervisors, Police Courts, Fire Commissioners, Police Department, Kreling Building.....	2,000.00
Coroner's office, Fell near Octavia.....	54.00
County Clerk, Grand Jury rooms, Hibernia Building.....	364.50
Department of Electricity, Fulton near Larkin.....	300.00
Health Department, Mission near Seventh.....	230.00
*Sheriff, McAllister near Leavenworth.....	100.00
	\$7,051.16

FIRE DEPARTMENT

Winherding School.....	\$ 175.00
Engine No. 37, 1378-1380 Utah.....	100.00
	\$ 275.00

PLAGUE HOSPITAL

Rent of site.....	25.00
POTRERO EMERGENCY HOSPITAL	
Rent premises, 1152 Kentucky.....	75.00
POLICE STATIONS AND STABLES	
Locations in different sections of city.....	292.00
Grand total.....	\$7,718.16

*The Sheriff's office will be moved within the next month or two to the Towle Building and his present quarters surrendered.

RENTALS RECEIVED BY CITY

	Per Month
From North Beach Children's Playground site.....	\$ 364.00
Ruffino & Bianchi, Bryant and Seventh.....	250.00
Southern Pacific Company, South Beach Blocks 53, 54 and 381.....	600.00
Fourteenth Avenue and Clement Street (cottage).....	10.00
St. Mary's Square (2 unimproved lots).....	22.50
FROM SCHOOL PROPERTY	
Lincoln School lot (Fifth and Market).....	3,780.00
Post Street school lot.....	250.00
Taylor and Vallejo lot.....	25.00
Lots at York and Fourteenth, Francisco and Polk and Rhode Island.....	6.00
Grand total.....	\$5,307.50

TAKES UP THE QUESTION OF A RECIPROCAL DEMURRAGE LAW

Will See if Turn About is Fair Play from Merchant to Railroad

The matter of a proposed reciprocal demurrage law has been referred to the Merchants' Association's Committee on Transportation. The purpose of the proposed law is to enable shippers to charge railway companies for delays in furnishing cars, as shippers are now charged by the railways for keeping cars over the specified time. Whether such a law would or would not be to the general interest, the Committee will endeavor to find out.

GOV. HUGHES HAD THINGS TO LOOK AFTER AT HOME

And for that Reason Could Not Attend the Merchants' Association's Banquet

It was not the fault of the Merchants' Association that Gov. Hughes of New York was absent from the banquet on Dec. 2nd. A special envoy was sent to the Governor, in the person of Mr. Herbert E. Law, who bore the following dispatch:

Hon. Chas. E. Hughes, Governor of New York:

You are earnestly invited to attend our annual banquet as a guest of the Merchants' Association of San Francisco on a date to suit your convenience between December 1st and 15th.

The topic will be "A State Public Utility Commission" along the lines of the New York Commission.

Your extended knowledge and enthusiasm upon the subject will greatly assist us in our investigations and possibly be the means of securing a California Commission as you are so closely identified with the best principles underlying the regulation of the public service corporations.

In California the power to regulate rates of public service corporations is vested in county Boards of Supervisors and city councils. This method has undoubtedly been productive of much official and political corruption.

We consider the question of vital interest to California, and that your presence and advice would be of incalculable value and have great educational effect upon our people.

We therefore strongly urge your acceptance of our invitation, which has the approval and endorsement of our Governor, Hon. J. N. Gillett.

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

ANDREW M. DAVIS, President.

The invitation was duly presented, but Gov. Hughes was forced by circumstances to send the following reply:

I cordially appreciate the invitation to attend the annual banquet of the Association at San Francisco and it would give me great pleasure to be present. My engagement here, however, makes it absolutely impossible. I thank you for your courtesy. With kindest regards to those who have done me the honor of sending the invitation,

CHAS. E. HUGHES.

The California Promotion Committee, taking the Crocker-Langley directory as a basis and using the very conservative multiplier of 3, instead of 3 1/2 as the common practice is, concludes that there are now in San Francisco 507,301 people. The directory contains 20,000 more names than it did a year ago, its total being 176,767. Deducting 12,500 commuters whose names may be in the directory, and adding 6,500 Chinese and 8,000 Japanese, which the Oriental consulates consider fair estimates of the numbers of these people, gives the total above. The estimate of population before the fire was an even half million.

WIRES ON EAST STREET ARE TO GO UNDER THE GROUND

East Street, under the vigorous administration of the present Board of State Harbor Commissioners, is to undergo notable improvement, especially in the vicinity of the ferries. Unless unexpected legal obstacles are raised, the tangle of electric wires overhead will be removed and placed in an underground conduit, for which the pavement will be opened once and for all, not to be disturbed again. Plans have already been ordered for the work.

It is the intention of President Stafford and the Harbor Board to build the conduit and charge rentals for the use of it. For three or four blocks North and South of Market Street there will not be a wire in sight on East Street, except at the trolley terminals. This much, at least, will be done to impress the visitor with the idea that San Francisco is an orderly and a modern city. The destruction of the pavement will cease when all the public service corporations have found it easier and better for them to run their wires in the common conduit and save the labor bills for tearing open the street and patching it up again.

The watchword of the Harbor Commissioners appears to be, "Permanent Construction," for which intelligent and really economical policy in water front administration the whole City should be thankful.

BANK CLEARINGS SHOW A GOOD GAIN OVER LAST YEAR

Bank clearings in San Francisco for the week ending November 19, show a gain over the corresponding week during the financial stringency last year of 42.8 per cent. In Portland, Ore., the gain was 59.8 per cent, according to Bradstreet. Los Angeles gained 29.8 per cent, and Seattle gained 31.6 per cent.

The clearings of San Francisco were, as usual, larger than those of Los Angeles, Seattle, Portland, and Tacoma, combined. The figures follow:

San Francisco.....	\$39,990,000
Los Angeles	\$11,325,000
Seattle	9,987,000
Portland, Ore.	7,327,000
Tacoma	4,786,000
Total	\$33,425,000
Balance	\$ 6,565,000

Tag-day was a great and beautiful event in San Francisco. For one day, at least, the community united in the fraternity of benevolence, to promote a purpose as exalted as human nature can entertain. The response was lavish. The Children's Hospital will benefit to the extent of over \$25,000, and it would be hard to hold the theory that a town so generous can ever be "broke."

SAN FRANCISCO NOW SETS THE STANDARD FOR SANITATION

Handsome recognition of San Francisco's effective part in the fight against bubonic plague has been made by Collier's Weekly. According to the Collier article, this City has set a standard for others in keeping the pest within bounds.

Today San Francisco is almost "clean." No plague rats have been found for several weeks, notwithstanding the offer of a generous reward. No human case has occurred on this side of the Bay since last January, nearly a year, now. Of course, as long as infected rats can be found at all, there is more or less danger to human beings, and so it is necessary to keep up the work of sanitation. But it is encouraging to find that we are able to confine the disease to the rats, and to have the value and efficacy of the work appreciated in the East.

The sort of training provided by a polytechnic institution having been recognized as the cure for some of the manifest deficiencies of American common school courses, the Board of Education does well in attempting to provide a polytechnic high school for San Francisco. Probably the money could not be better spent than in teaching boys to be useful with their hands, and instilling into their minds and characters a recognition of the essential nobility of a "good job well done."

Merchants' Association

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R. S. ATKINS.....	GUSTAVE BRENNER.

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

Frank J. Symmes, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenwood & Jansen.....	Monadnock Bldg.
Barrow, Wade, Guthrie & Co.....	
Cal. Society of Certified Public Accountants.....	745 Pacific Bldg.
Herrick, Lester & Herrick.....	
.....Merchants Exchange Bldg.	
Lomax, W. B.....	Chronicle Bldg.
McLaren, Goode & Co.....	
.....Thos. Clunie Bldg.	
Price, Waterhouse & Co.....	310 Sansome
Ruckstell, John R.....	Claus Spreckels Bldg.
Rowe, C. V.....	Room 247, 268 Market
ACETYLENE GAS GENERATORS.....	
E. D. Bullard.....	Room 219, 268 Market

ADDING MACHINES.

Burroughs Add. Mach. Co.....	715 Market
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ADVERTISING.

Cooper, F. J.....	18 Montgomery
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Johnston-Dienstag Co.....	34 Kearny
Tuttle, Lauren T.....	954 Pacific Bldg.
Varney & Green.....	
.....Stevenson and Clinton Park	

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.....	809 Montgomery
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ANALYTICAL CHEMISTS.

Curtis, J. M. & Son.....	103 Front
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ARCHITECTS.

Barth, Hermann.....	641 Mission
Burnham, D. H. & Co.....	Merchants Ex.
Colley, C. J.....	Pacific Bldg.
Curtlett, William 1008 Mutual Sav. Bnk	
Dutton, L. B.....	Chronicle Bldg.
Holmes, Edward L.....	338 Pine
Leonard, Jos. A.....	
.....308 Humboldt Bank Bldg.	
Maggs, Herbert B.....	233 Sansome
McDougall Bros.....	358 Russ Bldg.
Meussdorffer, C. A.....	
.....Humboldt Bank Bldg.	

Meyer, Frederick H.....	Humboldt B. Bldg.
Meyers & Ward.....	1201 Kohl Bldg.
Mooser, Wm.....	Union Trust Bldg.
Reid Bros.....	Claus Spreckels Bldg.
Stanhope, Leon E.....	Monadnock Bldg.
Sutton, Albert.....	Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Ditzgen, The Eugene Co.....	16 First
ARCHITECTURAL TERRA COTTA.	
Gladding, McBean & Co.....	Eddy & Hyde

ART GLASS.

California Art Glass B. & C. Works..	
.....	938 Howard

ART GOODS.

Gump, S. & G. Co.....	1645 California
Sanborn, Vall & Co.....	847 Mission
Schussler Bros.....	1518 Sutter
Vickery, Atkins & Torrey.....	174 Calif.
Volz & Fressoe.....	947 Van Ness

ARTESIAN WELLS.

Lowe, J. W.....	7 Spear
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ARTESIAN WELL TOOLS.

Edwards, William & Co.....	111 Fremont
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ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co.....	
.....	127 New Montgomery

ASSAYING.

Weissbein Bros.....	141 Sutter
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ATTORNEYS-AT-LAW.

Bancroft, Phillip.....	Monadnock Bldg.
Blakeman, T. Z.....	623 Sansome
Chamberlain, J. P.....	378 Russ Bldg.
Feigenbaum, Sanford.....	Merch. Ex. Bldg.
Frank, Nathan H.....	Mer. Ex. Building
Heller, E. S.....	Union Trust Bldg.
Houghton & Houghton.....	Merchants' Ex.
Humphrey, W. H.....	Monadnock Bldg.

Hutchinson & Hutchinson...Call Bldg.
Kellings, Sheldon G....Crocketer Bldg.
Keyes, A. D....Humboldt Bank Bldg.
Kierulff, T. C....1033 Monadnock
Lake, Frederick B....2008 Lyon
McNab, Gavin....Call Bldg.
McCutcheon Fdw. J....Merchants Ex.
Montague, H. B....260 Montgomery
Morrison, Cope & Brobeck....
.....Crocketer Bldg.
Naylor, Chas. E....324 Merchants Ex.
Page, Chas....2518 Pacific Ave.
Palmer, Brooks....705 Mills Bldg.
Peixotto, Edgar D....Russ Bldg.
Pillsbury, E. S....Kohl Bldg.
Scheffline, S. C....417 Montgomery
Son, Chas. A....837 Mission
Smith, Sidney V....Merchants' Exchange
Thomas, Gerstle, Frick & Beady....
.....310 Sansome
Van Fleet, W. C....Jas. Flood Bldg.
Wise, Otto Irving....Humboldt Bk. Bldg.
Wolf, E. Myron....Crocketer Bldg.
Wright, Allen G....1018 Mills Bldg.
Wright, Geo. T....1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co....478 Valencia
Ordway, W. C....6th & Yuma

AUTOMOBILES.

Leavitt, G. W. Co....441 Golden Gate
Pioneer Automobile Co....301 Golden Gate

BAGS, BALD ROPE & BURLAP.

Bemis Bros. Bag Co. Sansome & Vallejo
Plummer, W. A....116 Drumm
Schmidt, Johann....119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
Young & Swain Baking Co. 1433 Devisia

BANKS & BANKERS.

American National Bank...Merch. Ex.
Anglo-Cal. Bank, Ltd. Pine & Sansome
Anglo-Californian Bank, Ltd....
.....Mission Branch, 2049 Mission
Bank of California....422 California
Bank of Italy....632 Montgomery
Canadian Bk. of Commerce, Cal. & S'some
Central Trust Co....Sansome & Market
Citizens' State Bk. 1051 Monadnock Bldg.
Crocketer Nat. Bk. of S. F. Post & Market
Donohue-Kelly Banking Co. 100 Mtgy
French Savings Bank....106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc. McAllister & Jones
Humboldt Savings Bank....785 Market
International Bank's Co....Mills Bldg.
Italian-American B'k....Montg. & Sacto.
London, Paris and American Bank....
.....Sansome & Sutter
Mechanics Savings Bank....
.....Mason and Market
Mercantile Trust Co. of S. F. 464 Cal.
Meyer, Daniel....Pine & Sansome
Mission Bank, The....18th & Julian Ave.
Mission Savings Bank....2631 Mission
Mutual Savings Bk. of S. F. 708 Mtg
National Bank of the Pacific, Call Bldg.
Renters Loan & Trust Co....131 Hayes
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son....Kohl Bldg.
Savings and Loan Society, 101 Montg
San Francisco National Bank....
.....Merchants' Exchange Bldg.
S. F. Savings Union....Montg. & Cal.
Seaboard Bank....24 Market
Security Savings Bank, 316 Montgomery
Swiss-American Bank....1432 Fillmore
U. S. National Bank....1740 Fillmore
Union State Bank....Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco....Union Trust Bldg.
Western National Bank of San Francisco
.....Powell & Market
Yokohama-Specie Bank....431 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros....162 Turk

BAZAARS.

Charlton, E. P. & Co. 1347-53 Fillmore

BEER BOTTLERS.

California Bottling Co....1265 Harrison
Blue and Gold Bottling Co. 2745 16th
Fredericksburg Bot. Co. 18th & Ala.
Rapp, John & Son....Eight & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co. 26 Fremont
Helms, Alex., Belting Co. 3418 Harrison

BOILER WORKS.

Eureka Boiler Works....57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The....270 Valencia
Malloy, F. Co....1132 Mission
Phillips, Wm. R. Co....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 665 Mk
Elder, Paul....Van Ness Ave. & Bush
Robertson, A. M....1539 Van Ness Ave.
San Francisco News Co....747 Howard
Whitaker & Ray Co....141 Grova

BOOTS AND SHOES.

Brockton Shoe Co., The....1025 Fillmore
Buckingham & Hecht, Second & Mission
Cahn, Nickelsburg & Co....569 Mission
Heim, F. L....1566 Fillmore
Koenig Shoe Co., The....Kearny & Post
Kutz, G. M. Co....18th & Bryant
Manzy & Reid Shoe Co., Mission near 2d
Nolan-Earl Shoe Co....727 Mission
Philadelphia Shoe Co., Kearny & Fillmore
Rosenthal's, Inc., O'Farrell & Fillmore
Sommer & Kaufman, 1430 Van Ness Ave.
United Workmen's Boot & Shoe Co.
.....25th & Bartlett
Williams-Marvin Co....660-664 Howard
Wolf, H. & Bro....1609 Fillmore
Young, Geo. H., Inc....207 Second

BOX FACTORIES.

Korbel Box Factory....2014 Bryant
Pacific Box Factory....Clay & Front

BREWERIES.

Burnell & Co....1009 Golden Gate Ave.
Hibernia Brewery....1241 Howard
Lochbaum & Co., A. H....126 King
National Brewing Co....762 Fulton
Union Brewing & Malting Co....
.....Eighteenth & Florida
Wunder Brewing Co....
.....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co....660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co....Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co....407 Washington
Hohwiesner, C. & Co....511 Wash.
Mayhew, F. E. & Co....Battery & Wash.
Mattoon & Co....516 Battery
Reed, George W....511 Washington
Swayne, Hoyt & Co....412 Battery

BROKERS—DRUG.

Serwe & Prien Co....Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E....91 Drumm
DuVal, W. M. & Co....112 Market
Mallard & Schmiedell, Sac. & Front
Pace Bros....414 Montgomery
Stone, B. F., Jr., & Co....268 Market
Tozer, R. M....368 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co....180 California
Doubleday, D. E....
Girvin & Eyre....Merchants Ex. Bldg.
Goldman, Max....339 Bush
Irvine, James....Crocketer Bldg.
Pollitz, Alex....1810 Fillmore
Pollitz, Edw. & Co....420 California
Topfritz, Jos. B....339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n. 211 Church
Pacific States Savings & Loan Com-
pany....589 California

BUILDING CONSTRUCTION.

Ferrolite Co....338 Pine
Lewis A. Hicks Co. Humboldt Bk. Bldg.

BUILDING MATERIALS.

Holden-DuPrey Co....125 W. Mission
Levy, Oscar S....16 Second
Waterhouse and Price....69 3d.
Wilkommer Bldg. Supply Co. 151 Tehama

BUTCHERS.

Baccus, R. T....Haight & Shrader
Bayle-Lacoste & Co. California Market
Clayburgh & George....333 Kearny
Decourieux, A....California Market
Flinke, Fred H....10 East
Herman, Benj. & Son....Bush & Franklin
Meyers, J. & Co....California Market
Patek, F. & Co....916 Larkin
Roberts, W. F....2849 California
Schwitzer, J. & Co....1412 Bush
Taaffe, Wm. & Co. Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co....211, 215 4th

CAN MANUFACTURERS.

American Can Co. 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
Cal. Fruit Cannery Ass'n. 120 Market
Golden State Asparagus Co. 16 Calif.
Hunt Bros. Co....112 Market
Spanish American Food Co....180 Erie

CAPITALISTS.

Bishop, Chas. R....Berkeley
Borel, Ant. & Co....Montg'y, nr Sacto
Brittan, N. J....San Carlos
Center, John....2828 Sixteenth
Dean, W. E....818 Kohl Bldg.
Delger, Edward F....
.....Delger Bldg. 6th and Market
Denman, James....3808 Clay
Fontana, Mark J....120 Market
Hopkins, E. W....351 Pine
Levy, H. M....1302 Post
Moore, A. A., Jr....16 Second
Payot, Henry....918 Ellis
Phelan, James D....Mutual Bank Bldg.

Pope, Geo. A....1014 Kohl Bldg.
Schmidt, John A....1101 O'Farrell
Smith, F. M....Albany Block, Oakland
Spreckels, Claus....106 Sansome
Spring Val. Water Co....375 Sutter
Thomas, H. W....268 Market
Thompson, R. R., Est. of. 417 Montg.
Whitney Estate Co....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son....First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E....710 Montgomery
Murray, S. C....1225 Fell
Robinson & Gillespie....2447 Sutter

CARPETS.

Gullixson Bros., Inc....2086 Market
Hulse-Bradford Co....986 Mission
Walcom, Geo. Co....837 Turk
Walter, D. N. & E. Co. Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co....989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co. B'way & Polk
United Carriage Co. Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co....732 Brannan
Larkins, H. C. Guerrero, bet. 14th & 15th
Schindler, H. B. & Co....172 Spear
Studebaker Bros. Mfg. Co....
.....Mission and Beale
Wm. Wertsch Co....24 Page

CASH AND PACKAGE CARRIERS AND PNEUMATIC TUBES.

Thoms, J. W....902 Call Bldg.

CASH REGISTERS.

Autographic Registrar Co. S. F....
.....38 Clementina
National Cash Register Co., The....
.....1040 Market Street

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
.....Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery....Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co....
.....726 Howard

CHAMPAGNE.

Greenway, E. M....Kohl Bldg.
Kessler, G. A. & Co., 939 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The....
.....268 Market

CHEMISTS.

Curtis, J. M. & Son....108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co....940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E....310 California
Weule, Louis Company....6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co....
.....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co....201 Montgomery
Cohen, Sig....Lick Bldg.
Ehrman Bros. & Co....134 Front
Gunat, M. A. & Co. California & Front
Hunard, Edwin....402 Market
Heyneman, Herman....326 Davis
Judell, H. L. & Co....20 Front
Lane & Connelly....26 Front
Ordenstein, Max....2131 Devisadero
Plagemann, H. & Co., 403 Golden Gate
Polak, Arnold 309 Merchants' Ex. Bldg.
Rinaldo Bros. Co....1642 O'Farrell
Schoenfeld, J. & Co. 516-518 Washington
Willard Bros....316 Battery

CIGARETTE MANUFACTURERS.

Bollman, John, Co. Battery & Commerce

CIRCULAR DISTRIBUTORS.

Well, Wm. M....27 Stevenson

CLOAK AND SUIT HOUSES.

Callenau, Armand, Inc. V. Ness & Cal.
Gebhardt, C. & Co....917 Van Ness Ave.
Golden Gate Cloak & Suit House....
.....Market, near Jones
Gould, Sullivan & Co....815 Van Ness
Hellerbro, L....923 Market
Ranshoff, L....1665 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger....239 Bush
Atkins, Robert S....168 Sutter
Brown Bros. & Co....664 Market
Carroll & Tilton Co....1440 Fillmore
Frank Bros....1356 Fillmore
Gildea, J. J. & Co. Grant Ave. & Market
Hastings Clothing Co. Post & Grant Ave.
Hirsch Bros....949 Kearny
Hoffman, Rothchild & Co....
.....516 Market
Kellus, Chas. & Co. Post, above Kearny
Littenfeld, Alfred & Co....1366 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Mandel, Weiner & Co....768 Mission
Fauson, C. Co....Van Ness & Post
Raphael's Inc....Fillmore & Geary
Rios Bros....O'Farrell & Fillmore
Straus, Louis....658 Mission

COAL DEALERS.

Allen, Charles R. Broadway, Oakland
Brooks, Peyton H. 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co....131 Folsom
Frich, George, Co....110 East
Grossberg, A. H....1409 Ellis
Lewald, Sanford G. Co. 2036 O'Farrell
Middleton, John....787 Market
Morton, Thomas, & Son....500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
.....Clunie Bldg.
Stafford, W. G., & Co....214 East
Western Fuel Co....430 California
Whitney, Irving G....Crocketer Bldg.

CODFISH DEALERS.

Alaska Codfish Co....10 Main
Union Fish Co....Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A....323 Monadnock Bldg.
Merchants Mutual Adjusting Agency
.....Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co....134 Washington
Armstrong, J. K. & Co....627 Howard
Atchinson, B. M. & Co. 2550 Sacramento
Blag, D. & Co....388 Davis
Bodwell Produce Co....210 Washington
Boessinger & Co....308 Washington
Botto, N. & Co....303 Washington
Caffrey, John....448 Battery
Campanonico & Burns....105 Wash.
Chauche & Bon....319 Battery
Collins, Thos. W. & Co....34 Davis
Cutter, E. B. Co. 608 Merchants Ex.
Dalrymple's Union....108 Clay
Evelath-Naah Co....422 Front
De Martini, John & Co....112 Wash.
De Pue, Edgar J. 614 Merchants Ex.
Detels, M. P....California, nr Front
Dodge, Sweeney Co....22 Spear
Dunbar-Hansen Co....340 Drumm
Gall, A. Fruit Co. Davis & Washington
Garcia & Maggini....110 Drumm
Getz Bros. & Co. Davis & Sacramento
Griffith-Durney & Co....208 Battery
Growers' Co-operative Agency, 465 Front
Haight, Fred E. & Co....241 Clay
Hammer & Co....230 Clay
Hartter, L. Co....314 Davis
Higgins, Jas. Co....318 Drumm
Hilmer, Fred L. Co....28 Clay
Hopkins, L. J. Co....418 Front
Hyman Bros. Co....Kohl Bldg.
Ivanovitch-Troebek & Bergen Co....
.....200 Washington
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co....212 Clay
Jaudin, H. U. Co....225 Washington
Jonas, Erlanger, Davis Co. 326 Drumm
Kittle, H. de W....Union Trust Bldg.
Landabarger & Son....108 Front
Leist, C. J. & Co....2385 Washington
Lercari, C. J. & Co....415 Davis
Loaiza, W. & Co. Halleck & Leldesdorf
Levy, A. & J. Zentner Co., Day & Wash
Mhnaker & Welbanks, Inc....224 Drumm
Martens, Read & Co....104 Clay
Mitchell & Goodall....124-5 Washington
Morris Bros. Co....18 Drumm
Norton, Teller Co....178 Spear
Oleaso, G. B. & Co....434 Davis
Phillips, M. & Co....62 Pine
Portuguese Com. Co....428 Davis
Roussel & Davidson....58-63 Washington
Sanford Bros....430 Front
Scatena, L. & Co....104 Washington
Schultz-Hansen Co....330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss & Gerstle....310 Sansome
Southern Pac. Mill Co. 930 Mecht Ex.
Son, Husein & Co....408 Davis
Vanzelles, M. D....117 Washington
Welch & Co....244 California
Western Creameries Co., Cal. & Davis
Westmore Bros....450 Front
Wolf, Wm. & Co....53 Beale
Wolf & Sons....Drumm & Jackson
Wolfen, Max & Co....421 Front

CONFECTONERS.

Blum, S....California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros....1610 Van Ness Ave.
Haas, Geo. & Son....1355 Fillmore
Hromada, Adolph & Co. 1310 Folsom
Lechten Bros....1242 Devisadero
Maskey, Frank....Kearny, near Market
Rhine, Henry & Co....19th & Bryant
Roberts, Geo. F. Mfg. Co. 1536 Fillmore
Seidl, J. & Co....312 Clementina
Townsend, W. S....1220 Valencia

CONTRACTORS AND BUILDERS.

Day's Sons, T. H., 647 Monadnock Bld
Fahy, Richard....518 Noe
Gibbreth, Frank B....16 California
Hjal, Jas. H., 925 Merchants Exchange
Kenting, Richard & Sons, 779 Market
Masow & Morrison, 899 Monadnock B.
Sheehan, John R. & Co., Inc. 350 Post
The Woodruff Co....Pine & Leldesdorf

COOPERS.

California Barrel Co. 22nd & Illinois
Earl Cooperage Co....64 Boardman
Werner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 2431 Channing, B'k'ty

CORDAGE MANUFACTURERS.

Tubbs Cordage Co....Kohl Bldg

CORSET MANUFACTURERS.
Locke C. E. Mgr. Royal Worcester
Corset Co. 723 Mission
COTTON GOODS.
California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.
Amelonn Biscuit Co. Bat. & Broadway
Pacific Coast Biscuit Co. Bat. & Vallejo
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.
Anglo-Am. C. & G. Co. 46 Beale
Barthold-Paulsen Co. 1332 Polk
Cowan-Heineberg Co. 527 Market
Nathan-Bohrmann Co. 1648 Van Ness
Schlossa Crockery Co. 17-19 Beale
Sternheim, S. & Son. 1318-1320 Sutter

CRUSHED ROCK.
Gray Bros. 2nd & Mission

CURIO DEALERS.
Hettich, A. L. Co. 508 Washington

DAIRY MACHINERY.
De Laval Dairy Supply Co. 101 Drumm

DENTISTS.
Platt, Frank L. D. D. S. 712 Stelner
Van Wyck, Crittenden, D. D. S.
..... 1059 O'Farrell

DEPARTMENT STORES.
Emporium, The. Post & Van Ness
Prager's. Market & Jones

DESKS AND OFFICE FURNITURE.
Craig Desk Co. 46 Sutter
Rucker-Puller Desk Co. 739 Mission

DISPLAY FIXTURES.
Frankel Display Fix. Co. 1034 Geary

DOORS AND WINDOWS.
California Door Co. 24 Drumm

DRAYMEN AND STORAGE.
Boerde, J. B. Dray Co. 97 Sacramento
Cartwright Draying Co. Main and Mission

Dore & Co. 110 Bush
Eminson, G. W. 438 Market
Farnsworth & Ruggles. 109 Davis

McNab & Smith. 38 Davis
Overland Freight & Trans. Co. 35 2nd
Pierce-Rodolph Storage Co. 1450 Eddy
Rode, C. B. & Co. 703 Davis

Strauss, K. 130 Pine
Teale & Co. 764 Clay
Western Trans. & Strge. Co. 204 Clay
Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.
Field, A. B. & Co. 256 California
Griffin & Skelley Co. 16 California
Guggenheim & Co. Sac'to & Davis

Phoenix Packing Co. 16 California
Rosenberg Bros. Co. 153 California

DRUGGISTS.
Ayers, Edw. N. 1108 Van Ness
Baer Drug Co. 722 Market

Boerleke & Runyon. 1654 Van Ness Ave
Broemmel, J. G. B. 2601 California
Clinton, Dr. C. A. 21st & Howard

Calagaris, J. Kearny & Pacific
Coffin-Redington Co. 2d & Stevenson
Erlenbach, Martin. Pacific Bldg.

Faude, C. O. 303 Montgomery Ave
Ferry Drug Co. 20 Market
Gates, J. B. Co., Inc. 13-15 Davis

Grazer's Pharmacy. 501 Third Ave
Green, Frank T. 500 Devisadero
Lainer, Rd. Drug Co. 1260 McAllister

Langley & Michaels Co. 34 First
Leipnitz Co. Sutter & Laguna
Lengfeld's Pharmacy. 1804 Fillmore

Gwl Drug Co. 611 Mission
Prior's Pharmacy. 234 San Jose Ave
Rockstroff, F. E. 1044 Valencia

Rossi Drug Co. 1900 Union
Schmidt, Val. Polk & Jackson
Schmidt, Edwin Val. Fillmore & Cal

Searby, W. M. 723 Pacific Bldg.
Wakelee & Co. 68 Market

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co. 49 Sansome
Bernstein, S. L. 154 Sutter

City of Paris. Van Ness & Washington
Clayburgh Bros. Sansome & Bush
Crowley, J. B. Aronson Bldg.

Dundae, Wm. D. 109 Walnut
Frohman & Priester. 2635 Mission
Graf, J. L. & Co. 359 McAllister

Hale Bros. Inc. Sixth near Market
Jacobs, F. P. & Bro. 114 Sansome
Kohlberg, M. S. & Co. 436-7 Turk

Levy, Max. 154 Sutter
Lippman Bros. 22nd & Mission
Livingston Bros. Geary & Fillmore

Marcuse, M. & Co. 37-39 Battery
Murphy, Grant & Co. Sansome & Bush
Nathan, A. 1562 Stockton

Newman & Levinson. V. Ness & Sutter
O'Connor, Moffatt & Co. V. Ness & Pine
Samuels, D. Lace House Co.

..... Sutter & Van Ness
Schmidt, Ben. J. & Co. 35 Sansome
Schoenholz & Fishbach. 2013 Fillmore

Semeria, Henry & Co. Bush & Sansome
Strauss & Sachs. 160 Geary
Strass, Levi & Co. Pine & Battery

Thursbacher, B. E. 16th & Folsom
Weill, Raphael & Co. V. Ness & Pine
Weinstock, Lubin & Co. Post & Filmer

DYEING AND OLEANING.
Thomas, The F. Thomas Dyeing &
Cleaning Works. 27 Tenth

Hickman, Henry 3922 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business Co. McAllister & Polk
Raymond, W. H. V. 2812 Clay

San Francisco Business College.
..... 733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co. 337 Ellis

**ELECTRICAL SUPPLIES AND CON-
STRUCTION COMPANIES.**
Brooks-Pollia Electric Corp. 46 2nd
Sterling Electric Co.

..... 137 New Montgomery
Electric Appliance Co. 726 Mission
Electric Railway & Manufs Supply
Co. 84-86, 2d St
General Electric Co. Union Trust Bldg
Hetty Bros. 326 Ellis

Holmblad-Reynolds Electric Co.
..... 527 Mission
Levy Electric Co. 648 Sacramento

Shelby Electric Co. 204 California
Summerhayes, W. R. 76 Folsom
Ind. Electric Const. Co. 381 Fulton

Westinghouse Electric Co. 2nd and
Howard

ELECTRO-PLATERS.
Denniston's S. F. Plating Works.
..... 1349-51 Mission

Golden West Plating Works. 366 First
Merle, A. & Co. Bay & Stockton

ELEVATOR MANUFACTURERS.
Otis Elevator Co. Stockton & Beach

EMERODIERIES AND LACES.
Levy, Jules & Bro. 14 Sansome

ENGINEERS, CIVIL.
Moraer, E. J. 847 Monadnock Bldg

ENGINEERS, MECHANICAL.
Wellington, Geo. J. Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.
Leonard, John B. Sheldon Bldg.

ENGINEERS, CONSULTING.
Amweg, Frederick. 244 Kearny
Luther Wagoner. Pacific Bldg.

ESSENTIAL OILS.
Boldemann, A. C. & Co. 2624 Sutter
Lueders, Geo. & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.
American Import Co. 16 First
Castle Bros. California and Front

De Fremery, J. & Co. 1306 Adeline Okd.
Jennings, R. P. Cal. Bldg. Union Sq.
North American Mercantile Co.

..... 318 Front
Takemura, K. & Co. 1174 Sutter
Maldonado & Co. Hansford Block

Vignier, A. & Co. 613 Battery
Western Supplies Co. 564 Pacific Bldg.
Wieland Bros. Inc. 809 Davis

FIREWORKS.
California Fire Works Co. 219 Front

FLORISTS.
Boland, J. B. Co. Kearny & Post
Jacquemet, Jos. & Co. 22d & Douglas
Slevers Floral Co. 1670 California

FLOUR MILLS.
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FOOD CEREALS.
Pacific Cereal Ass'n. Bay, nr. Mason

FORWARDING AGENTS.
Earl, D. W. & Co. 307 Crocker Bldg.

FRUITS AND VEGETABLES.
Berta, A. Co. California Market
Gmey & Goetting. California Market

FURNITURE.
Bateman, Wm. 1913 Bryant
Breuner, John Co. 1451 Van Ness

Cordes Furniture Co. 1537 Bush
Bunster & Saxe. Eddy & Larkin

Eastern Outfitting Co. 1970 Mission
Fredericks, J. Co. 816 Ellis
Friedman, M. & Co. O'Farrell & Polk

Gulliton Bros. 2086 Market
Indianapolis Furniture Co. 833 Mission
Kaskell Furniture Co. 16th & Valencia

Krelas, L. & Sons. 1219 Post
Lavenson-Shiely Co. Webster & Haight
Moore, Harry J. Furn. Co. 735 Eddy

Newman Bros Co. 2200 Mission
Plum, Chas. M. & Co. 1632 California
Sloane, W. & J. Co. Sutter & Van Ness

Smith, A. B. Furn. Co. 884 Van Ness
Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.
Johnson, Harry Co. Harrison & 16th
Wisconsin Furniture Co. 1637 Bush

FURS.
Gaasner, Louis. 1524 Bush
Liebes, H. & Co. 1440 Van Ness Ave

Wallace, Robert. 126 Geary

**FUSE AND MATCH MANUFAC-
TURERS.**
Independent Match Co. 515 Market

Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.
California Gas Fixture Co. 357 Ellis
Day, Thos. Co. 726 Mission

Haskins, Arthur R. Inc.
..... 1301 Broadway, Oakland

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Son. 211-213 Main

GAS ENGINES AND SCALES.
Fairbanks-Morse Co. 153 1st

GAS GENERATORS.
Reichert, Theo. 1783 Fillmore

GAS METERS AND STOVES.
Pacific Meter Co. 919 Monadnock Bldg

GAS REGULATORS.
Gas Consumers' Assn. 345 Haight

GENERAL MERCHANDISE.
Schwabacher Bros. 112 California

GLASS MANUFACTURERS.
Illinois Pacific Glass Co. 15th & Folsom
Pacific Coast Glass Wks. 7th & Irwin
Pacific Window Glass Co.

..... 8th and Brannan
United States Glass Co. 682 Mission

GLOVES.
Moss, Geo. A. 1620 Van Ness

GLUE MANUFACTURERS.
Burd, Wm. & Son. 247 Pine
California Glue Works. Merch. Ex.

GRAIN, FLOUR AND FEED.
Carlisle, Kelm & Co.
..... Merchants' Exchange Bldg

GRAIN AND BEAN DEALERS.
Barward & Bunker. 149 California
Wm. Roslington Co. (Inc.).

..... 221 California

GRAVEL.
Bay Development Co. 153 Berry

**GRAPHOPHONES AND PHONO-
GRAPHS.**
Columbia Phonograph Co.
..... O'Farrell and Van Ness

GROCERIES.
City of Hamburg Co., Inc. 118 Oregon
Clausen, C. 771 Capp

Cluff, Wm. Co. Spear & Mission
Dannemarr Bros. Haight & Scott

De Bernardi, D. & Co. 707 Battery
Foster, S. & Co. 126 Beale

Getz, M. & Co. 135-141 Main
Goldberg, Bowen & Co. 1242 Van Ness
Levaggi, Granucci & Co. Inc. 412 Front

Luas Bros. Co. Sacramento & Davis
Hubrich, Carl A. 301 Devisadero

Hollman, Henry. 2805 Mission
Hooper & Jennings. 462 Bryant

Irvine Bros. 1841 Polk
Lennon, John A. 913 Eddy

McCullough Co., M. A. 154-156 Sixth
Meyer, A. & Co. 136 Steuart

Newbauer, J. H. & Co. 430 Fifth
Parks Bros & Co. 372 Fifth

Peters Bros. 301 Cole
Rathjen Bros. 39 Stockton

Rothschild, John & Co. 11 Spear
Snook, James A. & Co. 247 Davis

Stulz, Jos. A. Co. 1931 Fillmore
Sussman, Winifred & Co. 140 Spear

Tillman & Bondell. Pine & Davis
West, Elliott & Gordon. 500-504 Hayes

Wellman, Peck & Co. 311-337 East
Wethered, Wm. Co. 1967 Sutter

GUNS AND AMMUNITION.
Bekeart, Phil B. Co. 717 Market
Golcher Bros. 613 Market

Shreve & Barber Co. 1023 Market

HAMMAM BATHS.
Burns, Edw. F. 816 Eddy

HARDWARE.
Alexander-Yost Co. 560 Market
Arnold Hardware Co. 848 Webster

Baker & Hamilton. 119 Berry
Bennett Bros. 641 Haight

Brittain & Co. 974 Market
Brown, Chas. & Son. 950 Van Ness

Brown, The Ralph Co. 6th & Tehama
California Hdwr & Cut. Co. 812 V. Ness
Dean, S. J. 1196 Market

Donnelly, W. J. 11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelich, Christian. Pacific Union Club

Holbrook, Merrill & Stetson. 6 & Twms.
Hs, J. G. & Co. 827 Mission
Jones, Ed. 1182 Market

Marshall-Newell Supply Co. 146 St
Montague, W. W. & Co. Turk & Polk

Pacific Hdwr. & Steel Co. 7th & Twmsd
Palace Hdwr. Co. 456 Golden Gate

Philpott, C. H. 135 Fifth
Rosekrans, H. & Co. 511 Sixth

Smith, P. A. Co. 638 Fourth
Williams Hdwr. & Stove Co. 1625 Mkt
Vant, E. D. Hardware Co. 218 Market

Wright Hdwr. Co. 77 Third

HARNESS AND SADDLERY.
California Vehicle & Harness Co.
..... Golden Gate Ave, near Fillmore

HAT MANUFACTURERS.
California Hat Co. 1420 Howard
Triest & Co. 734-738 Mission

HATTERS.
Carroll, Paul T. 706 Market
Collins, Chas J. 922 Market

Colman Co. 176 Sutter
Dillon, Tom Van Ness Ave & McAllister

Fannin & Elmendorf. 149 New Montg.
Fisher & Co. 726 Market

Herrmann & Co. 1440 Market
Kilne, Louis & Co. 24 Sansome

Lundstrom, K. A. 1178 Market
Meusdorffer, J. C. Sons. 909 Fillmore

HAY AND GRAIN.
Ansapacher Bros. 1049 Mills Bldg.
Chase, W. W. & Co. 1938 Market

Miller, W. A. & Co. 268 Market
Scott & Magner. 453 Berry

Somers & Co. Sixth & Irwin
Vernell, J. L. 3142 Mission

HORSE SHOEING.
Morrissey, Nicholas. 460 Eighth
Odea, Martin. 212 Locust Ave

HOTELS.
Hotel St. Francis. Geary & Powell
Johnson, M. Hotel Robins

Palace Hotel Co. Fairmont Hotel

Phillips, H. B. Union Trust Bldg

Turpin, F. L. Cor Fourth & Howard

HOUSEHOLD UTENSILS.
Wiester & Co. 2973 Folsom

ICE DEALERS.
Consumers Ice Co. 436 Eighth
Merchants Ice & Cold Storage Co.
..... Lombard & Sansome

National Ice & Cold Storage Co. The
..... 266 Market
Union Merchants Ice Delivery Co.
..... 735 Fourth

ICE CREAM DEALERS.
Parry, J. S. 224 8th

IMPORTERS.
American Mercantile Co. 614 Battery
Cora. 478 Jackson

Western Supplies Co. 564 Pacific Bldg.

INSECT EXTERMINATORS.
Insecticide Co. The. 2110 Bush

INTERIOR DECORATORS.
Schastey & Vollmer. 1930 Van Ness
Studio Studios. 1415 Post

INSURANCE.
Ahpel, H. C. Co. Union Trust Bldg
Berry & Banks. Kohl Bldg.

Bertheau, Caesar. 430 California
Boardman & Spencer. 514 California

Brown, Edw. & Sons. 210 Sansome
California Insurance Co. 550 Sacra'to

Christensen & Goodwin. 241 Sansome
Commercial Union Assurance Co.
..... Sansome and Haight

Connor, John. 28 Stelner
Davis, J. B. P. & Son. Mgt. & Sac'to

Dornin, John C. Kohl Bldg.
Wm. A. Drennan. 604 Merchants' Ex.

Duncan & Reibisch. Sansome & Sac'to
Fireman's Fund Ins. Co. Cal. & Sansm

Gitte & Frank. 214 Front
Herold, Rudolph Jr. 53 Post

Hilman, John R. & Son. 160 Sansome
Insurance Co. of N. A. 192 Battery

Kilgarif & Beaver. Post & Grant Av.
Liverpool & London & Globe Ins. Co.
..... 422 California

London & Lancashire Fire Insurance
Co. 571 Sacramento
London Assurance Corporation.

..... Sansome and Pine
Manheim, Dlibbern & Co. 453-455 Mtgy

McDonald & Miles. 211 Sansome
McNear & Wayman. Sansome & Sac't

Miller, T. L. Pine & Leidesdorff
Nason, Arthur G. Merchants' Exchange

New Zealand Insurance Co.
..... 343 Sansome

Northwestern National Fire Ins. Co.
..... 1632 Franklin

Pacific Mutual Life Insurance Co. The
..... Post and Grant Av.

Pacific Surety Co. 401 Sansome
Palache & Hewitt. 430 California

Perrin, Howard. 701 Monadnock Bldg
Potter, Edw. E. 578 Sacramento

Preferred Accident Ins. Co. 704 Mkt
Queen Insurance Co. 122 Sansome

Royal Insurance Co. 122 Sansome
Rosenthal, Louis. 315 California

Sperling, Frank. 1306 Post
Stovel, C. J. 537 Sacramento

Travelers' Ins. Co. Monadnock Bldg.
Voss, Conrad & Co. 230 Sansome

Waniorak, M. 122 Sansome
C. H. Ward. 211 Sansome

Watson, Taylor & Sperry. 213 Sansome
Watt, Rola V. 122 Sansome

West Coast

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.
.....Crocket Bldg.

IRON, ORNAMENTAL.

Sartorius Co.Fifteenth and Utah

IRON WORKS.

California Iron Yard.417 Kohl Bldg
Jackson, Byron, Iron Works. W. Berk'y
Moore & Scott Iron Works.
.....Main & Howard
Morton & Hedley.216 Harrison
Rlson Iron Works.298 Stuart
Vulcan Iron Works.604 Missou.

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Doble, Abner Co.Fremont & Howard
Taylor & Spottswood Co. 19th & Minn.
Woods & Huddart.356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.310 Sansome

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.1466 Polk
Solomon, C. Jr.314 Battery

JAPANESE AND CHINESE SILKS.

Hart, B. & Bro.Sansome and Bush
Mendelson Bros.439 Turk

JEWELERS.

Abrams, Henry M. Co.717 Market
Andrews, A.909 Van Ness Ave
Baldwin Jewelry Co.1261 Van Ness Ave
California Jewelry Co.704 Market
Carrau & Green.1510 Buchanan
Dinkelspiel, J. S.150 Post
Dorrance-Battin Co.Chronicle Bldg
Eisenberg, A. & Co.Post and Kearny
Gindermann, W.818 Market
Greenzweig, Geo. & Co.150 Post
Hall, A. I. & Son.150 Post
Hammersmith & Co. Sutter & Grant Av.
Heringh, Leo.896 Steiner
Isaacs, Abe.Phelan Bldg.
Judia, Alphonse Co.704 Market
Lehrberger, J. S. & Co.704 Market
Mayer & Waischenk.717 Market
Nordman Bros.150 Post
Radks & Co.Bush & Van Ness Ave
Schussler, M. & Co.704 Market
Shreve & Co.Van Ness & Sacramento
Sorensen, James A. & Co.716 Market
Vanderslice, W. K. & Co.1616 V. Ness

JEWELERS' SUPPLIES.

Mathews, Roy P. Co.717 Market
Muhs & Lochbaum Co.1606 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co.398 McAllister
Gantner & Mattern Co. Van Ness & Cal

LADIES' FURNISHING GOODS.

Davls, Schonwasser & Co. Cal. & V Ness
Marks Bros.Eddy & Fillmore
Magnin, I & Co Van Ness & Austin Av
Schwartz & Goodman.1546 Fillmore
Paragon, The.Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G.2202 California
Gadner, A.2378 Pine

LAMPS.

Boesch Lamp Co.1185 Mission
Baur Lamp & Reflector Co. 628 Gough

LAUNDRIES.

La Grande Laundry Co.234 Twelfth
National Laundry Co.3844 Eighteenth
San Francisco Laundry.1408 Turk
United States Laundry.1148 Harrison
White Star Laundry.385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co.583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.747 Sansome
Kohlberg & Co.526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams.431 Battery
Frank, S. H. & Co.416 Battery
Wagner Leather Co.Sierra Bldg.
Hapham & Jansen.524 Washington
Kaufman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co.95 Market
Holmes Lime Co.704 Market

LITHOGRAPHERS.

Britton & Rey.655 Commercial
Halloway Lithograph Co.513 Howard
Schmidt Lithograph Co.

LIVERY STABLES.

Christensen, E. C. & Son.1210 Valencia
Clemons, C. J.816 Fulton
Kelly, Thomas & Sons.Pine & Franklin
Pease, E. R.1009 Valencia

LUMBER DEALERS.

Alblon Lumber Co.Alblon, Calif.
Blyth & Trott.Spear & Mission
Casper Lumber Co.810 Kohl Bldg
Collins, Geo. H.502 California
Dodge, E. J. & Co.16 California
Dolbear & Carson Co. Merchants Ex.
Excelsior Redwood Co.4th & Channel
Ford, Chas. D. Co.Merchants Ex.
Grays Harbor Commercial Co.
.....Foot of Third St
Greenewald, Otto H.320 Sansome
Hammond Lumber Co. Mchts. Ex. Bldg.
Hihn, P. A. Co.Santa Cruz
Hobbs-Wall & Co.633 Howard
Hooper, C. A. & Co.Balboa Bldg.

Hooper, F. P. & J. A.703 Merch. Ex.
Howard, E. A. & Co.20 Howard
Hume, G. W. Co.268 Market
Kruse, J. S.Twenty-third & Shotwell
Meyer, Adolph.1510 Devisadero
Pacific Lumber Co.16 California
Pope & Talbot.Foot of Third St
Renton, Holmes & Co.116 Battery
Seymour & Elliot.142 Townsend
Simpson Lumber Co.112 Market
Slade, S. B. Lumber Co.112 Market
Soule, John F.112 Market
Tacoma Mill Co.310 Sansome
Templeman, Henry.42 Market
Truckee Lumber Co.1216 Flood Bldg
Union Lumber Co.Monadnock Bldg
Van Arsdale-Harris Lumber Co.
.....Fifth & Brannan
Wendling, G. X.James Flood Bldg
White, L. E. Co.Balboa Bldg.

MACARONI MANUFACTURERS.

Spilvalo, C. R. & Co.956 Bryant
Podesta, L. R.512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.514 Market
American Tool Works.109 Mission
Boyle, Lucy Co.100 Front.
California Hydraulic Engineering Co.
.....523 Market
Compressed Air Machinery Co.143 Beale
.....Jessie & Eckert
Cyclops Iron Works.223 Main
Davis, Norris K. Machine Works.
.....Seventh & Harrison
Evans, C. H. & Co.183 Fremont
Goldschmidt-Thermit Co.432 Folsom
Garratt, W. T. Co.Fremont & Natoma
Harron, Richard & McCone.461 Market
Henshaw, Bulkley Co.219 Spear
Hewitt Machinery Co.37 Second
Marwede, C. W.256 Ninth
Meece & Gottfried Co. 19th & Harrison
Moore, Chas. C. & Co.63 First
Pacific Tool & Supply Co.402 Mission
Pennington, G. W. & Sons, 313 Folsom
Pierison, Roeding & Co. Monadnock B.
Sanitary Devices Manufacturing Co.
.....24 Montgomery
Schilling, Adam & Sons.211 Main
Union Iron Works.Potrero, S. F.
Young, A. L. Machinery Co. 28 Fremont

MANTELS, GRATES AND TILES.

Mangrum & Otter.561 Mission
Riney, Thos. F.2364 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.2386 Green
Coates & Campbell Co.565 Mission
Eberhard, Geo. F. Co. Ths.
.....330-332 Fremont
Fleisch, Chas.1680 Pine
French & Linforth, Wells Fargo Bldg.
Hugson & Merten.418 Market
Luscombe & Isaacs.32 Battery
McLeod Mercantile Co.143 Bush
Maywell, C. A.268 Market
Morgan & Allen Co.717 Market
Robinson Bros.Third & Mission
Scars, H. J.402 Monadnock
Simonds, S. E. Co.114 Sansome

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.
.....635-666 North Point

MATRESSES AND UPOLSTERY.

Bernhard Mattress Co.122 Utah
Continental Bedding Mfg. Co.
.....219 San Bruno Ave
Crescent Feather Co. 19th & Harrison
Hagemann, H. M.1629 Pine
Hosy, John.Rhode Island & Eighth
Klopstock Bros.3320 18th
McRoskey, L. H.927 Market

MEN'S FURNISHING GOODS.

Berger, Nat.1449 Fillmore
Berger, Sam.1449 Fillmore
Bullock & Jones.Post and Kearny
Cluett, Peabody & Co. How'd & Hd. Ct.
Ellis, Milton & Co.935 Van Ness
Dorey & Cunningham.11 Market
Greenebaum, Well & Michels.
.....Mission bet. 3d & 4th
Hansen & Erick.1106 Fillmore
Neustadter Bros.First & Mission
Rogerson, J. C.3316 22nd
Togger, The, Montgomery & California
Bernstein, Sam.1138 Geary

MERCHANT TAILORS.

Growth, W. L. Co.704 Market
Harshall, A.321 Crocker Bldg
Jacobi, J. M. & Co. Sutter and Montg.
Lyons, Chas.1472 Fillmore
Martin Bros.Humboldt Bk. Bldg.
Reid, J. & Son.943 Van Ness
Rhenstrom, C. H.2415 Fillmore
Steil, Henry Co.842 Market
Valentine, R.724 Market

METAL WORKS.

Flinn, John Metal Works.384 Second
Pacific Metal Works.163 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co.154 Sutter

MILK AND CREAM.

Columbia Dairy.231 Franklin
Jersey Farm Co.3550 Nineteenth
Loews, Wm. G.624 Russia Ave
Standard Milk Co.3201 Sixteenth

MILLINERY.

Butler-Schultz Co.967 Geary
Hinz & Landt.976 Geary
Holm & Nathan.Bush & Polk
Muller & Rasmussen.Folk & Bush
New York Millinery.133 Van Ness
Spencer & Mitau.1140 Van Nesa Ave

MILLWRIGHTS.

Dibert Mfg. Co.7th & Folsom

MINERAL WATERS.

Ring Bros.Nineteenth & Castro
Eggers, Chas. & Co.118 Eureka
Shasta Water Co.6th & Brannan
Witter Medical Springs Co. Room
411, Westbank Bldg. Market & Ellis

MINING COMPANIES.

Alaska Treadwell Mng'g Co. Mills Bldg.
Bourn, W. B.2560 Webster
Ralston, W. C.368 Bush

MINING MACHINERY.

Woodbury, Geo. E.238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co.14 Sansome
Helsman, H. M.1649 Bush
Santer, L. & Sons.758 Mission

NEWS DEALERS.

Foster & Orear.Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.837 Mission

NUT DEALERS.

Sunset Nut Shelling Co.427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.674 Mission
Yawman & Erbe Mfg. Co.712 Mission

OILS.

Porter, W. S.2029 California
Standard Oil Co.461 Market

OPTICIANS.

Bertling Optical Co.186 Bush
California Optical Co.181 Post
Chinn-Beretta Optical Co.
.....1557 Van Ness

Hirsch & Kaiser.218 Post
Kahn, Geo. H.1232 Van Ness Ave
Kahn, Henry & Co.636 Market

OVERALLS.

Armer, A. M. & Co.760 Mission

OYSTER DEALERS.

Darbee & Immel.1886 Fillmore
Morgan Oyster Co. Ths.614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.816 Mission
Cinch, C. G. & Co.156 King
Fuller, W. P. & Co.Beale & Mission
Klatt-Hirsch & Co.113 Front
Magner Bros.419 Jackson
Nason, R. N. & Co.Utah & Fifteenth
Whittier-Coburn Co.Howard & Beale

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.729 Devisadero
Brace, N.469 Valencia
Fraser, John P.841 O'Farrell
St. Denis, J. Co.1467 Ellis

PAPER, PAPER BAGS AND PAPER BOXES.

Bonstell & Co.118 1st
Cal. Paper & Board Mills. 310 California
Cal. Paper Box Co.8176 Sixteenth
Crown-Columbia Pulp & Paper Co.
.....728 Montgomery
Fleishhacker, A. & Co.134 Fremont
Greater San Francisco Paper House.
.....916 Buchanan
Pacific Coast Paper Co.546 Mission
In. Bag & Paper Co. 1659 Frkln, Okld
Williar, H. R.Chronicle Bldg.
Zellerbach, A. & Sons. Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.392 Church
Pawnee Indian Medicine Co. 2476 How'd
Law, Herbert E. Viavi Bldg. 636 Pine
Nat. Pharmacy Co. 957 Bdwy, Oakland

PHOTOGRAPHERS.

Rushnell Photo Co. Turk & V. Ness
Waters, R. J. & Co.833 Ellis
Weldner, Chas.1639 Fillmore

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.Chronicle Bldg.

PHYSICIANS AND SURGEONS.

Bailard, J. Stow, M. D.3303 Clay
Bryant, Edgar R. M. D.350 Post
Gibbons, Henry Jr. M. D.350 Post
Mann, C. S. M. D. P. O. Box 2144, S. F.
Montgomery, D. W. M. D. 2419 Cal.
D'Evelyn, Frederick W. M. D.
.....Central Bldg., Polk & Sutter

Palmer, Geo. H. M. D.2446 Jackson
Pischel, Kaspar, M. D.1817 California
McNutt, W. F. M. D.1800 O'Farrell
Regensburgs, Martin M. D.376 Clay
Rosenstirn, Julius, M. D.1424 Gough
Rosenthal, C. H. M. D.636 Baker
Sherman, Harry M.Union Sq. Bldg.
Veckl, Victor G. M. D.1408 Geary
Ward, Jas. W. M. D.1380 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.1224 Van Ness
Bowsra & Son. McAllister & Van Ness
Curtaz, Benj. & Son.1615 Van Ness
Deltameler Piano Co.836 Valencia
Ellers Music Co.1130 Van Nesa Ave
Kohler & Chasa.Sutter & Franklin
Maury, Byron.1175 O'Farrell
Sherman-Clay Co.Kearny & Sutter

PICKLE MANUFACTURERS.

Fisher Packing Co.

PLUMBERS.

Ickelheimer Bros.1116 Sutter
Murray Bros.623 Sacramento
Snook, Wm. & Son.602 Clay
Wilson, W. F. Co.1177-1179 Turk
Wittmann, Lyman & Co.315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.643 Mission
Tay, George H. Co.Mission & 2nd

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.Battery & Union
Cudahy Packing Co.Sacramento
Hahneman & Stern.1040 McAllister
Roth, Blum & Co.60 California
South S. F. Packing & Pvn. Co.
.....407 Front
Western Meat Co.6th & Townsend
Wilfert Bros.5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.318 Scott
O'Brien, Spotorno & Mitchell.
.....California Market

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
.....Chronicle Bldg.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.
.....Mission and First

PRINTERS.

Barry, J. H. Co.1126 Mission
Bauman Printing Co.120 Church
Brunt, Walter N. Co.391 Jessie
City Printing Co.747 Market
Crackbon, F. A.Grove & Polk
Dempester Bros.447 Minna
Freygang Printing Co.1322 Howard
Gilmartin Co. Ths.45 Ecker
Kohlberg-Cassina Co. 967 Golden Gate
Monahan, John & Co.311 Battery
Murdoch Press.68 Fremont
Mysell-Rollins Bank Note Co. 22 Clay
Pernau Publishing Co.423 Hayes
Phillips & Van Orden Co.511 Howard
Torres, Jos. M.Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell & Co.
.....645-663 Battery

PROPERTY OWNERS.

Crocker Estate Co.Crocker Bldg.
Flood, James L.James Flood Bldg
Hewes, D.Orange, Cal
Holmes Investment Co. Ths.
.....Foxcroft Bldg.
Law, Hartland.636 Pine
Mayer, Geo. T. Jr.346 Haight
Newbauer, H. W.1914 Sacramento
Parrott, John.602 California
Payson, A. H.Santa Fe Office
Quinn, John E.1221 Polk
Runyon, E. W.615 Monadnock Bldg
Schussler, H.375 Sutter
Shiels Estate Co.1380 Sutter
Wilson, A. W.Turk and Taylor

PUBLIC WEIGHERS.

McKenna, Jas F.Third-St. Wharf
Ordway, W. C.Sixth and Yuma

PUBLISHERS.

Commercial News Pub. Co.573 Commercial
Mitchell, Edw. H.3363 Army
Mitchell, J. H.2046 Center, Berkeley
Recorder Printing & Publishing Co.
.....130 McAllister
Williams, E. C.Sixteenth & Mission

PUMPING MACHINERY.

Byron Jackson Mchins Works.
.....Fremont & Mission
Dow, Geo. E. Pumping Engine Co.
.....First & Howard
Platt Iron Works Co. 206 Sheldon Bldg.
Price, G. W. Pump Co.23 Stevenson
Worthington, Henry R.148 First St.

RATTAN WORKS.

Coulter's Rattan Works.1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.251 Montgomery
American Real Estate Co.23 Mont'y

Armstrong-Quatman Co.	Russ Bldg.
Aronson Realty Co.	160 Sutter
Babin, Landry C. Co.	423 Kearney
Baldwin & Howell.	318 Kearny
Baldwin & Stetson.	147 Sutter
Bancroft, Paul.	35 Montgomery
Bew, Geo. E. & Co.	129 Sutter
Boardman Bros. & Co.	508 California
Bonfield, Jeffress & Ryan.	49 Post
Bovee, Toy & Co.	111 Montgomery
Browne, R. S. & Co.	129 Sutter
Burnham & Marsh Co.	35 Kearny
Bush, David & Son.	217 Russ Bldg
Clark, Curran.	Russ Bldg
Clark, John.	
Coffey, H. E.	1244 Masonic Ave
Cowden, J. B.	339 Montgomery
Cranston, Belvel & Dwyer.	573 Cal.
Crln, W. H. & Co.	Monadnock Bldg
Dibert & White.	10 Third
Dunbar, F. A.	918 Monadnock Bldg
Eaton, Wendell.	209 Monadnock Bldg
Ehrenpfort, Wm.	801 Fillmore
Ferguson-Brenner Co.	251 Montg.
Fisher, Chas. W.	
304 & 305 Realty Bldg.	600 Market
Giselman, Wm.	Russ Bldg.
Grady, John H.	3626 Twenty-fourth
Grothwell, J. & Co.	414 Kearny
Harrigan, Weidenmuller & Rosenatrin.	
Inc.	346 Montgomery
Healy & Gillespie.	244 Church
Hendrickson, Wm. & Co.	Shreve Bldg.
Hensley-Green Co.	35 Van Ness Ave
Heyman, Oscar & Bro.	113 Montgoy
Hoag & Lansdale.	243 Bush
Hooker & Lent.	First & Market
Inverness Land & W. Co.	
Jest Sons & Co.	15th & Guerrero
Kahn & Feder.	329 Kearny
Kell Estate Co.	1209 Flood Bldg
Kendrick, Chas. H. Co.	1284 Market
Langrebe, McNevin & Jones.	
	408 Kearney
Lichtenstein Bros. Co.	268 Market
Lyon & Hoag.	636 Market
Mackenzie & Underhill.	106 Merch. Ex
Maddison & Burke.	30 Montgomery
Magee, Thos. & Sons.	22 Geary
Martin, Walter S.	Call Bldg
Marston, Frank W. Col.	Marston Bldg.
McElroy, R. D.	704 Market
McGaw, John & Co.	232 Montgomery
McGerry, W. B. & Co.	41 Montgomery
McMahon, Mabry.	412 Market
McMahon, O. L. & Co.	1256 Sutter
Middleton, John.	789 Market
Moore, S. I.	Crocker Bldg.
Mooser & St. Germain.	1264 Polk
McNeill, D. R. Realty Co.	
	2004 Delaware, Berkeley
Oliver, P. B. & Co.	104 Montgomery
Partridge, John.	383 Monadnock
Pellito, John L.	2104 Market
Pon, Albert J.	1012 Fillmore
Realty Syndicate.	1218 Bdwy. Oakland
Rich, A. J. & Co.	121 Sutter
Rucker, Jos. H. & Co.	49 Post
Russell, Chas. B.	222 Kohl Bldg
Sachs, Sanford.	2027 Sutter
Sage, O. G.	Mills Bldg.
S. F. & Suburban Home Bldg. Society.	
	201 Euclid Ave
Schroth Co., The.	251 Kearny
Schmitz, L. A.	3321 Twenty-first
Shainwald, Puckbee & Co.	27 Montg.
Skelton, E. W.	229 Montgomery
Speck, Paschel & Co.	Mills Bldg.
Strassburger, I. & Co.	484 California
Strong, Belden & Farr.	45 Post
Truman & Rogers.	147 Sutter
Truman Investment Co.	
	Humboldt Bank Bldg.
Umbson, G. H. & Co.	20 Montgomery
Von Rhein Real Estate Co.	61 Geary
Wayman, Guy T.	Mills Bldg.
Weck, F. A. Realty Co.	Berkeley
Weissfeld Bros.	141 Sutter
Whittell, George Jr.	
	Whittell Bldg., 166 Geary
Williams & Surryhne.	114 Sutter
Wolf & Hollman.	327 Kearny

REAL ESTATE AND INSURANCE.

Clarence M. Mann.	318-324 Kearney
Wright & Greene.	

RECREATION GROUNDS.

Herman, R.	Harbor View Park
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REFINERIES.

Selby Smelting & Lead Works.	
Merchants' Exchange, 8th Floor	

RESTAURANTS.

Louis Fashion Restaurant.	22 Sansome
Gallindo, F. B.	1018 Van Ness Ave
Kilborn & Hayden.	34 Market
Krone, F. W.	911 O'Farrell
Larsen, C. G.	60 Eddy
Louise.	Fillmore & Eddy
Peterson, Jacob.	7 Market
Pouchan, G. & Co.	497 Golden Gate
Ravn & Karstensen.	181 Market
Swain Company.	1241 Van Ness
Tait, R. J.	Eddy & Van Ness Ave
Techau, R. J.	
Westerfeld, P. & Co.	1630 Haight
Zinkand, Chas. A.	San Rafael

ROOFING AND BUILDING PAPER.

Paraffine Paint Co.	1039 Merch. Ex.
Pacific Refining & Roofing Co.	
	379 Monadnock

RUBBER GOODS.

Rowers Rubber Works.	62 Sacramento
Gondygar Rubber Co.	587 Market
Gorham Rubber Co.	60 Fremont
Winslow, C. R. & Co.	658 Howard

RUBBER STAMPS, SIGNS & STENCILS.	
Molso, Klunkner Co.	1212 Market
Patrick & Co.	126 Bush

RUBBER AND COFFEE CROWERS.	
Hidalgo Plantation & Commercial Co.	
La Zacualpa Rubber Plantation Co.	Russ Bldg

RUG MANUFACTURERS.

California Rug Co.	3147 Lombard
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SAFES.

Freeman, Brewster & McCabe.	
	466 Golden Gate Ave.
Herring-Hall-Marvin Safe Co.	
	Second & Jessie
Hermann Safe Co., The.	126 Polson
Parcells Safe Co.	577 Market

SAW WORKS.

California Saw Works.	721 Brannan
Simonds Mfg. Co.	368 Sixth, Oakland

SCHOOL AND KINDERGARTEN SUPPLIES.	
Bradley, Milton Co.	147 Grove
Weber, C. F. & Co.	1161 Polk

SCHOOL BOOK PUBLISHERS.

Doub & Co.	717 Market
Ginn & Co.	717 Market

SCREEN WORKS.

Quick, John W.	1218 Haight
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SEEDS AND GRAIN.

Bowen, E. J., Est. of.	519 California
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SEEDS AND PRODUCE.

Volkman, Chas M & Co.	S'some & B'way
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SEED CROWERS.

Metson, W. H. & Co.	
	501 Balboa Bldg., 2nd & Market
Morse, C. C. & Co.	48-56 Clay

SEWER PIPE AND TERRA COTTA.	
Clark, N. & Sons.	17 Spear
Steiger Terra Cotta & Pottery Works	
	729 Mills Bldg.

SEWING MACHINES.

Evans, J. W.	1658 O'Farrell
Jackson, W. E.	404 Sutter
Singer Mfg. Co.	17 Jones
White Sewing Machine Co.	1478 Market

SHEET IRON AND PIPES.

Smith, Francis & Co.	9 Fremont
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SHEET METAL WORKS.

Cronan, W.	19-23 City Hall Ave
Delano Bros.	70 Spear

SHIP BUILDERS.

Boole, W. A. & Son, Inc.	112 Market
Pacific Shipyard & Ways Co.	
	Alameda Point, 172 East
Turner, Matthew.	14 Steuart
Whelan, Jas. J.	110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.	
	138 Steuart
Joselyn, C. M. & Co.	25-33 Main
Sellers, Madison & Co.	96 Market
Weeks-Howe-Emerson Co.	61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.	426 California
American Trading Co.	Monadnock Bldg
Balfour, Guthrie Co.	320 Sansome
Barneson, Hibberd Co.	Cal. & Front
Bates & Chasebrough.	Mer. Ex. Bldg.
Bowling & Co.	California and Front
Dempster & Son.	Merchants' Exchange
Gale Bros.	408 Davis
Grace, W. R. & Co.	612 California
Herrmann, Geo. Co.	310 Sacramento
Johanson-Lecke Mercantile Co.	
	213 Sansome
Lund, Henry & Co.	California & Front
Mitsui & Co.	Merchants' Exchange
Meyer, Wilson & Co.	
	Alaska Commercial Bldg.
Morse, Ferguson & Co.	690 Commercial
Newhall, H. M. & Co.	114 Battery
Otis, McAllister & Co.	310 Sansome
Parrott & Co.	204 California
Plummer, Geo. E. & Co.	54 Steuart
Port Costa Milling Co.	210 Battery
Spreckels, J. D. & Bros. Co.	58 Clay
Williams, Dimond & Co.	310 Sansome

SHIRT MANUFACTURERS.

Eleesser-Heynemann Co.	77 Battery
Ulman, Selligsohn & Brown.	
	149 New Montgomery

SHOE GOODS.

Dolliver Bros.	Mission and Second
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SILK MANUFACTURERS.

Nonotuck Silk Co.	3164 Sixteenth
Carlson-Currier Co.	Bush and Sansome

SILVERWARE.

Graves, W. E.	717 Market
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SMOKERS' ARTICLES.

Heininger, C. P. & Co.	687 Guerrero
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SOAP AND TALLOW MANUFACTURERS.

Flischke Soap Co.	17th & R. Island
Lilla, Chas. N. W. Cor. Bay & Webster	
Luhn, Otto & Co.	117 Diamond
Newell & Broa.	2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.	685 Bryant
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SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.	361 Ellis
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SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co.	Union & Octavia
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SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.	116 First
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STARCH MANUFACTURERS.

Everding, J. & Co.	48 Clay
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STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.	1400 Fourth
Crocker, H. S. Co.	617 Market
Dixon, Plah & Co.	296 California
Schwabacher-Frey Stationery Co.	
	42-44 Sutter
Standard Office Sup. Co.	127 Montgomery
Upham, Isaac Co.	104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.	17th & Capp
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STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.	
	Jackson-St. Wharf
Capelle, Robert.	250 Powell
Cook, Thos. & Son.	32 Powell
Ettore, Patrizi & Co.	23 Mont. Ave.
Fugazi, Cav. Uff. J. F.	628 Montgomery
Hamburg-American Line.	908 Market
Pacific Coast Steamship Co.	112 Market
Pacific Mail Steamship Co.	Flood Bldg.
Toy Kisen Kaisha.	Flood Bldg.
Motocello Steamship Co.	Ferry Bldg.
Northern Commercial Co.	320 Sansome
Occidental & Oriental S.S. Co.	Flood B.
S. F. Dry Dock Co.	210 California
Shipowners' and Merchants' Tugboat	
	210 California
Wells Fargo & Co. Express.	
	Second and Mission
Zappettini & Perasso.	1 Mont. Av.

STEVEDORES.

Eschen & Minor.	46 Steuart
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STORE AND OFFICE FIXTURES.

Fink & Schindler Co.	218 Thirteenth
Simmen, John.	70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.	27 Minna
Steiger & Kerr.	Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works.	20th and Indiana
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SURETY COMPANIES.

American Bonding Co.	Fourth & Market
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SURGICAL INSTRUMENTS.

Walters & Co.	1834 Geary
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SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co.	632-634 Commercial
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SYRUPS.

Long Syrup Refining Co.	
	15th and Harrison
Pacific Coast Syrup Co.	713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.	3rd & Mission
Baumgarten, J. & Co.	671 Golden Gate
Ford, C. W. R. & Co.	164 Sutter
Reiss Bros. Co.	114 Kearny

TANNERS.

Eagle Tannery.	26th & San Bruno Ave
Legallet-Hellwig Tanning Co.	
	Sixth Ave. South, South S. F.
Norton Tanning Co.	316 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.	126 Mission
Caswell, Geo. W. & Co.	630 Folsom
Folger, J. A. & Co.	Howard & Spear
Grandjean, Henry.	359 2nd, Oakland
Hills Bros.	175 Fremont
Jones-Paddock Co.	328 Fremont
Schilling, A. & Co.	2d & Folsom
Thierbach, Chas. F. Co.	443-447 Battery
Thomas, W. H.	17th & Capp
Tyler, S. H. & Son.	3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank.	Plane and Montgomery
Pacific States Tel. & Tel. Co.	
	445 Bush

TENTS AND AWNINGS.

Ames-Harris-Neville Co.	607-609 Front
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THEATERS.

Belasco & Meyer.	Sutter & Steiner
Orpheum Circuit Co.	Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co.	432 Folsom
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TIMBER PRESERVING.

S. F. Timber Preserving Co.	320 Market
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TIN PLATE MANUFACTURERS.

Williams, I. B.	918 Crocker Bldg.
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TITLE INSURANCE.

Cal. Title Insurance & Trust Co.	
	Kohl Bldg

TOWEL COMPANIES.

S. F. Towel Co.	618 Gough
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TOYS AND NOVELTIES.

Cal. Notton & Toy Co.	1600 Polk
Sadler & Co.	782 Mission

TRANSFER COMPANIES.

Bekins Van & Storage Co.	
	13th and Mission
Union Transfer Co.	Grant Av. nr. Geary

TRUNKS.

Hirschfelder & Meaney.	20th & Florida
Malm, C. A. & Co.	266 Rush
Oppenheimer, James.	842 Market
Pacific Trunk & Bag Co.	
	Front & Commercial

TYPEWRITERS AND SUPPLIES.

TYPEWRITERS AND SUPPLIES.	
Alexander, L. & M. Co.....	520 Market
Revalk, B. E. & Co.....	432 Market

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

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FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

SUPPORT THE SUPERVISORS

There seems to be so little division of sentiment among the people of San Francisco on the subject of acquiring a water supply in the Sierra, that it has almost become the duty of all good citizens to support the efforts of the Board of Supervisors to obtain that supply as speedily as possible. At the same time, the Supervisors have incurred a large responsibility to the City, and one involving the obligation of using the utmost care at every stage of the proceedings now to be taken.

That the matter is full of legal difficulties no one that has made even the most cursory and superficial examination of it can doubt. And if it is wise and necessary to have the engineering problems solved by engineers, it is only prudent to have lawyers attend to the legal phases. Good intentions and guesswork will not do. We urge the Supervisors to be sure that every move they make is legally unassailable. They are responsible to the City for results, and no one can relieve them of an atom of that responsibility if they fail to avail themselves of the best legal advice.

As the Merchants' Association endorsed the general plan, notwithstanding some apparent defects in the scheme of execution, so it stands ready to render what assistance it can in overcoming the difficulties that may, and certainly will, present themselves. It has tendered its services to the Supervisors for that purpose. Its Directors realize thoroughly that San Francisco must have water, and they are willing to do what they can to help the City get it.

DON'T LET'S BE SMALL

Talk of retaliation, at some future time, for the large vote Los Angeles cast against the Islais Creek bonding project, seems to us deplorable. It is not only uncharitable to impugn the motives of the people of Los Angeles in this manner, but it tends to set a bar against any united action of Pacific Coast cities for the general good. The Pacific Coast has many vital interests common to all its inhabitants. A certain amount of rivalry among nearby cities is healthy

and helpful, but if people are to nurse grudges against each other for years at a time, how is it ever going to be possible for them to "get together" amicably? The Islais Creek project met serious opposition in San Francisco. Why should strangers have been expected to favor it when a large percentage of our own people not only did not favor it, but fought it strenuously? And what is to be done to the San Franciscans that voted against it?

A CITY FINDING ITSELF

The Merchants' Association gives a hearty welcome to all the improvement clubs and civic organizations now forming in San Francisco; and there appear to be dozens of them. For years this Association played almost the part of a pioneer in the line of concerted action for general civic betterment, and it has learned the value of organization to promote public ends. It is glad to see the associations multiply, not only that it may have help at its own task, but because thereby the City as a whole is finding itself.

In every one of these organizations men of ability rise to the top. They become known to other men of ability, for their power to conceive ideas and carry them out. In that there is more than economy of time and effort; there is mutual esteem, confidence and civic self-consciousness. Through these things comes the power of the community to meet its emergencies, to correct public abuses and to take advantage of the opportunities presented by changing conditions.

Some day San Francisco will be a thoroughly organized community with definite ambitions and the power to achieve them. It will be no longer at the mercy of chance and its own worst elements, but will control and direct its development. Men of affairs can already see a change of attitude on the part of individuals that promises the growth of a fine community spirit. When that prevails a good many of our troubles as a city will go down and out.

CHECKING THE DUST NUISANCE

Excellent work for improvement clubs in the Sunset District has been suggested by a member of the Merchants' Association. This is the planting of the sand hills and vacant areas with bunch-grass to stop the drifting of the sand.

It has been found that the section can be planted to bunch-grass at the rate of about two dollars for every building lot. The advantages would be tremendous. Over large areas in that district it is useless to attempt to grade streets because the sand would soon fill them up and bury them. Blown about by the wind, it forms a serious nuisance and a deterrent to settlement. Experiments have shown that the bunch-grass will thrive there and that its roots will hold and bind the soil. A large acreage has already been reclaimed by the Park Commissioners in this way, and if the whole of the unoccupied territory south of the Park were similarly treated, it would do more than anything except street car service to make it habitable and build it up.

Individual property owners are not likely to accomplish a great deal at this sort of thing if left to themselves. It is usually "too much trouble." But local neighbor-

hood improvement clubs could select the right agencies and collect the money for the work, and so get something done. It would be a large contract and a fine work, and its benefits would be hard to exaggerate.

CARNIVAL IDEA GROWS

It looks as though something of the sort outlined in these columns last month as a suggestion for a carnival would be carried out New Year's eve and for a night before and after. There is probably no city in the Union in which the carnival spirit has been as spontaneous. For years we have been having carnivals in spite of ourselves, like the gentleman that had been speaking prose all his life and didn't know it. All we want now is a little organization and artistic direction to establish an annual event of the greatest value to the City.

EFFECT OF LONG LEASING

The London-Paris National Bank is about to erect a building on a long lease. Long leasing promotes building. Longer terms would mean more long leasing, which would mean more building. If anybody wishes to make a ninety-nine-year lease in San Francisco, he should have the privilege of doing it. It would help rebuild the City.

COME IN AND HELP

To promote certain common interests of citizenship that would otherwise be neglected, to forward municipal development, to aid good municipal government in every way possible, to upbuild San Francisco by studying its needs and conditions, by endeavoring to frame policies and execute plans that will be helpful in the city's elevation and growth, are some of the objects of the Merchants' Association. In these endeavors it needs the assistance and invites the co-operation of all good citizens. Those that have responded by becoming members during the last month are the following:

Berry & Bangs, Real Estate.....Kohl Bldg.
Pacific Box Factory.....Clyne and Front Sts.
W. H. Thomas, Teas and Coffees.....17th and Capp Sts.
R. M. Tozer, Merchandise Broker.....868 Clayton St.
J. Meyers & Co., Butchers.....California Market
J. C. H. Stut, Consulting Engineer.....
.....417 Montgomery St.
F. B. Sadler, representing Dennison Mfg. Co.
.....Delbert Block

The latest official report of the Isthmian Canal Commission affords a basis for the belief that the Panama waterway will be finished in 1913, five years hence, instead of 1915, which has thus far been the general expectation. The benefits to San Francisco are probably beyond estimation, and the news that the work will be finished two years ahead of schedule is of the best possible kind.

Headquarters of the pneumatic postal tube service will be on leased land, on the south side of Stevenson Street, between First and Second. The new Postoffice station to be located there will take the place of Station K, formerly at New Montgomery and Mission Streets, and will serve the district in the vicinity of Market and First, and the wholesale district south of Market Street.

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Merchants' Association REVIEW

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THE BOARD OF DIRECTORS. * DEVOTED TO MUNICIPAL GOVERNMENT
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SAN FRANCISCO, CAL., JANUARY, 1909.

No. 149

DIRECTORS EXPLORE THE ISLAIS CREEK REGION

Merchants' Association Takes a Launch Party to the Scene of Pro- jected Improvements

In order that directors and officers of the various commercial organizations and improvement clubs interested in harbor development might be able to take a general survey of the site of the future Islais Creek improvements, the Merchants' Association gave a launch party on December 15, and took its guests to the territory in question. About one hundred attended, representing some seventeen civic bodies, including the downtown and Mission associations.

Harbor Commissioners Stafford and Dennison were on board, and the party stopped at Pier 40, now being built, to examine the new style of concrete pier construction, which the Harbor Commissioners hope will set the standard for San Francisco wharves. The visitors expressed great interest in the work, which gives every promise of permanence. They saw the heavy pine casings assembled, driven down to hard pan, pumped out and filled with concrete, reinforced with longitudinal steel bars. It was explained to them that these wharves would carry spur tracks from the belt railroad, with traveling cranes to lift out cargo and swing it aboard the cars if necessary. This sort of construction is the finest to be found in the world; the docks will be practically indestructible by the teredo, or by decay of any kind, will cost almost nothing for maintenance, and will afford the best possible facilities for shipping.

From Pier 40 the launch ran directly to the mouth of Islais Creek. Maps had been furnished, showing, side by side, the plan of the Federated Harbor Improvement Association for dredging and wharfing forty-four blocks of land in this vicinity, and the plan favored by the Mission Improvement Association for having sixty-three blocks condemned by the State for future development. Discussion became general and animated as to which of these two plans would best serve San Francisco's interests, but as the expedition was merely for the purpose of looking over the ground no effort was made to reach a conclusion.

All the voyagers were deeply impressed with the possibilities for harbor development in this neighborhood. The ideas and information gathered will form the basis for further deliberation, and it is likely that the Merchants' Association and the other civic bodies may soon have something in the nature of a combination plan to suggest that will suit all parties interested and meet the needs of shipping for a long time to come.

BUSINESS MEN SEEK LIGHT ON THE PROBLEM OF COMBINES

Over Five Hundred Attend the Annual Banquet of the Merchants' Association to Hear the Trust Question Discussed by Experts

The annual banquet of the Merchants' Association, held at the Fairmont Hotel on Dec. 2, brought out 505 members and guests and was a notable event in the history of such gatherings in San Francisco. Mayor Taylor attended, and Drs. Rueker and Blue of the United States Marine Hospital Service were present. Among the guests was Mr. James T. Morgan, president of the Chamber of Commerce of Honolulu.

The Association has made it a rule to present for discussion at these banquets some live public topic, and the one selected for the evening was "What Constitutes a Trust and How Shall It Be Treated?" Three addresses were delivered on the subject, from three different points of view, and all engaged the keenest interest of those present. Mr. Frank L. Brown discussed "The Benefits Derived from Great Business Combinations," and traced the development of trusts in this country during the last generation. Mr. Charles S. Wheeler told "What Combinations are Lawful Under the Sherman and Cartwright Acts" and urged the enforce-

ment of existing laws. Hon. Robert T. Devlin, United States District Attorney, told of ancient anti-monopoly legislation and indicated the lines of the present contest under the subject, "The Development of the Trust and the Attitude of the Government Toward It."

The audience listened with the closest attention throughout, applauding vigorously every utterance in favor of the enforcement of the laws. On adjournment, discussion became general and marked approval was manifested of the policy of preserving individual rights in business.

The ballroom of the Fairmont was beautifully decorated for the event, and filled to the limit of comfort. Three small tables had to be served in the three balconies overlooking the main floor. Every applicant for a seat was accommodated and every seat provided was filled. In appointment, menu and service, it was one of the most successful banquets ever given by the Association.

The addresses are printed below.

PRESIDENT DAVIS CALLS FOR A FAIR VIEW OF THE SUBJECT

Chairman of the Evening Declares Prejudice Must be Eliminated if We are to Deal Wisely with a Matter of Such Importance

Promptly at 8:30 President Davis called the banqueters to order and presented the first speaker of the evening, Mr. Frank L. Brown, saying:

A cordial greeting to our honored guests, fellow members, and especially the "Old Guard" of the Merchants' Association—those tried and true friends, who, year after year, have assisted at its councils and upheld the hands of its officers. It is a great pleasure to see so many of their familiar faces about our festive board on this occasion.

I will not dwell this evening upon the work that has been accomplished by our Association during the past year, or its efforts to aid the City in the solution of the many serious problems with which she has been confronted. It is the present and the future which claim our consideration tonight.

Organization is the watch-word of the day.

An organization of this kind, in fact any association of earnest men, must exert a broadening influence upon all who participate in its work, or come within its influence. A man thinking alone along fixed lines frequently arrives at an honest

but erroneous and bigoted conclusion. Thinking thus alone long enough he becomes positively set in his opinion, narrowed and self-satisfied and comes to regard those that differ from him as either deficient or dishonest.

Room for Honest Differences.

On the other hand, when men organize to inquire into just such matters, they come to the realization that there are equities on both sides and although the balance may be on the one side or the other they appreciate that there is room, as there is in almost every question that comes before us, for an honest difference of opinion.

One of the crying evils of the time is that when men differ in opinion, instead of thrashing out the subject upon its merits, they too often resort to ascribing to their opponents personal or dishonest motives; whereas, working together with minds open to conviction and with confidence in one another, they soon realize that more than one road leads to the same goal and that there are honest men on every trail.

For a More Active Membership.

Your Association is now contemplating some

means of bringing its members together more frequently. It has in view giving informal "smokers" from time to time, at which those present will have an opportunity to express their views on the subject of the evening, and become more actively engaged in the work of the Association.

We must be patient, if our progress is slow, but we must keep everlastingly at it. Every citizen owes it to himself and to his City, to give moral and financial support to one or more of the organizations that stand for civic betterment.

The Topic of the Evening.

The subject selected for this evening's discussion—"Trusts, And How They Shall Be Treated"—is one of the important questions of the hour for the State and the Nation.

Upon so important a subject various viewpoints must be deliberately considered and carefully weighed. Passion and prejudice, personal animosity and impatient and hasty counsel must be eliminated if we are to deal wisely with a question so vitally connected with our economic and social welfare.

The denunciation of trusts in recent years has been widespread and, unfortunately, indiscriminating. A trust may be in some cases a positive economic and social advantage, while in other cases it may be a distinct disadvantage. To condemn every combination without investigation would be ruthless and wrongful destruction of much that may be beneficial. The venom that has characterized so many of the assaults on trusts has spread so insidiously that in many quarters the "corporation" as well as the "trust" has become a by-word and a reproach. The necessity for calmer, cooler judgment is manifest.

There are two classes of trust; the one is, or approximates, a monopoly. The other is not monopolistic, but is merely a modern and efficient type of industrial combination. It is unfortunate that the two classes have not been kept distinct in the popular mind. It is the evils of the monopolistic combination that have aroused popular as well as legislative opposition.

Threatened by Monopolies.

If there is one thing for which our country has always stood it is individual freedom, equality and

opportunity for individual advancement. And as an economic sequence of this principle, State and Nation have striven, at least within our own borders, to preserve free and fair competition in trade and industrial development. This free competition, and with it the best development of the greatest number of individuals, has been threatened by the monopolies.

The monopolistic trusts are a natural growth and development and are so deeply imbedded in our commercial life that we must be careful lest we kill the patient in our effort to eradicate the disease.

The attitude of our people toward the trusts may be roughly summarized as follows:

Three Points of View.

1st. The "let us alone" group, the "stand patters" who, many of them, sincerely believe that economic laws unaided by any legislation from man, are able to work out a proper and satisfactory solution of the difficulties thrust upon us for the time being, by the trusts.

2nd. The government-ownership advocates, who do not seem so opposed to the economic principle of monopoly as they are concerned with the ownership of the monopolies.

3rd. Those who are opposed to monopoly in principle and therefore advocate such legislative regulation and control of the trusts as will preserve, or tend to preserve, free and fair competition.

So far the Government, State and National, has coincided in view with the third group, that is, legislative regulation, and in the Federal domain we have the Sherman Anti-Trust Act and the Interstate Commerce Commission. In California, we have the Cartwright Act.

Both Federal and State laws are said to need amendment and the scope and purpose of neither are fully understood. It is to learn about them that we are gathered here tonight. Let us not approach the subject in a spirit of opposition to all combination.

Gentlemen, I have the honor to introduce the first speaker of the evening, who will tell us of "The Benefits Derived from Great Business Combinations," Mr. Frank L. Brown.

FRANK L. BROWN TELLS SOME HISTORY OF AMERICAN TRUSTS

Shows How the Great Combines Came Into Being, and Their General Effects on the Business Affairs Of the Country

M. Brown was received with great cordiality and was followed with the closest attention. He said:

No doubt many of us can recall the conflicting emotions with which we viewed the organization of these great industrial corporations—some of us regarded them as hydra-headed monsters that would eat us all up, and hold the Nation captive, as did the dragons in the days of mythology, or as one socialist expressed it, "a government of the corporations, by the corporations and for the corporations."

The past ten years, however, have satisfactorily solved some of the problems, and have put still other of the problems in process of solution; and have, accordingly, modified much of the opposition to them.

In considering this question, we are reminded of Hancock's statement that the tariff was a local issue, so our viewpoint in the trust issue is for the moment a matter of personal interest, although back of it all lie the deep economic reasons for their existence.

Sincere Opposition.

The late C. P. Huntington is said to have remarked that he was opposed to all monopolies that he was not a part of.

As illustrating the difference in the points of view—one of the large stockholders and directors of the Standard Oil Company was visiting the Yosemite Valley some years ago, during the stage coach days. One of the passengers on the trip with him was complaining bitterly of the inadequacy of the stage coach accommodations. After attacking the stage coach trust, he drifted into an attack upon trusts in general, and the Standard Oil in particular. Finally, turning to the Standard Oil director (whose identity was of course, unknown to him), he asked if he did not think the trusts were wicked institutions. The Standard Oil director replied quizzically, "It depends largely whether you are on the Inside or the Outside."

sume the actual management of the business that had been cared for and developed, oftentimes from its very beginning, by the partner or manager then in charge of it.

The Actuating Motive.

Actuated, accordingly, by such commendable motives, these manufacturers reluctantly gave their consent to the plan of consolidation.

The company with which I was then connected had maintained its independent and successful business existence for about 67 years—through three generations. The business had been highly profitable—continuous dividends having been earned and paid for over 23 years, but some of the stockholders, who were well advanced in life, desired to realize upon their holdings. Some estates, also, were represented as stockholders, and the trustees felt they could not afford to take the chance of a fight with the great company that was then being organized. Accordingly, the business was sold out to the large corporation for over \$8,000,000 cash.

Over-Capitalization a Natural Result.

The organizers of the trust, however, were, of course, largely actuated by the advantages of permanent gain and power, as well as immediate profits, through stock manipulations.

In order to reconcile the different factions in the purchase of the different properties, it became necessary to CAPITALIZE EARNINGS, and the value at which the plants were taken into the combination was upon the basis of earnings, for a period of five or ten years previous. It can readily be seen that under such conditions, the over-capitalization which has been one of the most serious evils in the so-called "Trust System," was a necessary and logical outcome. The value of the plants was generally represented by the bonds or preferred stock issue, the common stock representing goodwill or capitalized earning power.

Too Much Promotion.

Another factor that served to bring about the formation of these large corporations, was that during the great development of the Nation, each local community throughout the Middle West, in an endeavor to establish manufactories, as an aid to the growth or development of such local towns, would frequently give to a factory, in almost any line of business that would establish itself in such local town or city, a large block of ground, free of cost, and frequently a subsidy or bonus of from ten to twenty years' freedom from taxes, and oftentimes as much as \$100,000 cash contribution was given towards the establishment of the plant. In this way, factories were established throughout the United States, in localities not adapted for the manufacture of that particular line of goods. Consequently when the period of depression, following the panic of 1893, came upon the Nation, these factories were either compelled to operate at a loss, or be put in the hands of receivers.

Unhealthy Competition.

Under the laws of the United States then existing, and which, so far as I know, still continue to exist, the receivers could operate the plant without the payment of the interest on the bonds, or interest on the capital invested, or even the cost of actual running expenses—the business being operated by the issuance of receivers' certificates. Thus it was that a solvent factory was compelled to operate its plant against other factories that were not obliged to even pay their fixed charges or operating expenses. Apparently the only way to overcome such competition was to buy out such factories and close them up.

The foregoing are the principal immediate reasons leading up to the formation of the so-called "TRUSTS", and the reason for over-capitalization. Many of us will remember Lawson's famous description of a "TRUST", as being a "body of men surrounded by water," paraphrasing the old description of an island—it was a logical outgrowth of excessive competition, and the maintaining of the weaker plants, badly located, by artificial means. In addition, however, to these temporary causes, there was back of it all, the great law of evolution.

Evolution.

In the early history of this Nation, under the primitive conditions then existing, business was originally done by individuals trading with one another. This stage of development was followed by a firm or partnership of several individuals. Then came the evolution of the company. The next stage was the corporation, and the last and greatest step has been the organization of the giant corporations commonly though perhaps improperly called "TRUSTS."

The change was brought about by the differing conditions under which the people of the Nation lived and worked. In the primitive days of the ox team, men traded as individuals, with individuals. With the sailing vessel and stage coach, trade was

Some History.

Perhaps it might be well to mention some of the causes leading up to this so-called "Trust Era."

The panic of 1893, coincident with the so-called "Wilson Tariff Bill," prostrated many of our industries for several years. Over-production, or more properly speaking, under-consumption, reduced the selling prices of many manufactured articles to a low ebb. There seemed no way to increase profits, so long as excessive competition prevailed, except by some curtailment of production, or trade agreements to maintain prices.

This latter method was repeatedly tried, but proved unsatisfactory, because of the constant violation, by the members, of the different price agreements. As one member remarked, "They merely minimized the dishonesty." Consequently, the keen, active minds in the various lines of manufacture saw that apparently the only way to maintain prices and profits, at a living rate, was to consolidate the different plants or factories in the various lines of business into one organization, that would thus be able to control possible over-production, as well as maintain selling prices, on a profitable basis.

Getting Together.

Therefore, negotiations with the various manufacturers in the different lines of business were undertaken, with the plan of consolidating them into one company or organization.

Almost all manufacturers in the United States were worn out and tired out by the struggle to maintain their position in the trade, and the profits in their business. During the five years of business depression and low prices, following the panic of 1893, many of the older manufacturers realized that upon them rested the responsibility for the fortunes and profits of their stockholders and partners, and the welfare of thousands of employees, with apparently no escape from such responsibility so long as they lived, or no way of realizing upon their stock holdings or interest in the business, because no single party was willing to buy out such interest, or to as-

carried on by firms. The locomotive and steamboat created the advent of the company. The telegraph and express train, the ocean liner, the Atlantic cable and the telephone, with the great extension of machinery in all the employments of men, brought into being the great corporation.

Industrial Expansion.

To summarize the results of one generation's activity in this great Nation, it may be stated that between 1870 and 1900, America doubled her population; her railway tonnage more than doubled; her inter-lake traffic increased thirty-one times; her petroleum output multiplied eleven times; her steel output one-hundred and fifty-three times; her total exports increased two hundred and fifty-six per cent while exports of manufactures increased five hundred and thirty-five per cent.

When the Pilgrim Fathers landed less than three hundred years ago, on the desolate shores of Massachusetts, their wealth consisted of only such goods as they could store in a vessel no bigger than a sloop yacht. By 1850 this wealth had increased to between seven and eight thousand millions; by 1870 it was thirty thousand millions; in 1890 it was sixty-five thousand millions; in 1900 it was ninety-four thousand millions. This vast increase in our manufactures and wealth necessitated the building of vast business corporations to handle it.

The National Analogy.

As a matter of comparison, it might almost be stated that the original individual states of this Nation might properly be compared to individual plants or factories. These individual states were later gathered into the United States, as one corporation. At the present time, for business purposes, the United States Government is a corporation, with about 50 subsidiary companies, embracing the independent states and territories, and the corporations, in combining for mutual strength and protection, are but following the example set for them by the individual states of the Union, which originally combined for the same purposes.

Old Proverbs Pass.

It used to be an adage that "Competition is the life of trade"—modern business evolution or development has, however, changed this into the trite saying that "Co-operation is the life of trade"—competition having proved destructive. The old destructive competition having caused one factory to invade another factory's territory, which invasion brought retaliation on the part of the factory whose territory was invaded, the fighting thus brought about became more fierce and more bitter. It was a bloody combat in commerce, just as sanguinary as a similar combat in war. The trenches were filled with splendid men who fell in the struggle. Reduced prices and rebates became universal. Many railroads and many business houses which had been successful in legitimate lines of business for many years, went down in the struggle to bankruptcy. Labor suffered and the public suffered.

Wasteful Conflict.

The cost of business steadily increased, for war costs money, and it became absolutely necessary for something to be done, to end the struggle.

Profit and prosperity could only be achieved by having peace. Instinctively, and perhaps almost unconsciously, the business men and manufacturers began to get together, at first not so much for increased profit as for protection, and so, under such conditions, with the material development of the nation, as naturally as day follows night, the great corporations came into existence, and are today the greatest issue in the Nation.

The great corporation is with us. It is a condition, not a theory, and there are apparently but two courses to be pursued; to kill it, or to control it.

Can the Cause Be Killed?

If it is to be killed, we must first kill the cause, or it will come back to us again, for solution, in some other form. The underlying causes are the greater development of our transportation facilities and the expansion of our trade and commerce, and the increased capital of the Nation, which has prevented a curtailment of the trade territory of each factory, that formerly was circumscribed within a comparatively limited area.

The great corporation is the logical outcome of natural forces.

The End of Competition.

Just as there has come the time, when, on this continent at least, war has given all of good that it has to give, so I believe there is coming a time when competition, which is industrial war, will have given this Nation all its possible benefits. A perfected system of co-operation is the hope of the future. The evils which have discredited it and provoked

hostility, the over-capitalization, stock jobbing, and underhand business methods, are but steps in the struggle of evolution, which must be eradicated and controlled by wise regulation, within the great corporations themselves, or by proper laws being enacted for their prevention.

Turning, now, to some of the direct issues involved, it may be broadly stated that the evils of the trusts, most apparent on the debit side of the ledger, are as follows:

1st. OVER-CAPITALIZATION.

The reasons for this we have endeavored to explain. Whether this over-capitalization can and will be, as in the case of many of the factories, gradually absorbed by the increased earning power of the great corporations, and the gradual retirement, each year, of some portion of their bonded debt, or capital stock, from surplus earnings during the years of prosperity, or whether it will ultimately be overcome by an enforced reorganization and reduced capital, from lessened profits, and inability to meet its fixed charges, either by change in tariff or from increased competition, is one of the problems that must be faced, but, in either event, it is hardly possible that large corporations now created, and most of which have stood the test of time for a decade, will be materially changed or separated back into their component parts or to individual factories, as was originally thought and prophesied by many of us.

2nd. CRUSHING COMPETITION.

The crushing of competition on the part of the trusts, through selling goods in one section, or on one line, below the cost of production to their competitors—the trust recouping its losses by making larger profits on other lines, or in other sections that their competitors can not reach to advantage.

3rd. WEAKENING OF THE POWER OF INITIATIVE.

The weakening of the power of initiative on the part of superintendents, or managers, because of the necessarily great delays in getting action on any subject, through the necessity of all large corporations requiring action on almost every matter of importance either by an executive committee or special committee.

An incident as told to me by one of the greatest men in the woolen industry, whose plant was turned into the American Woolen Company, will illustrate this point.

This manufacturer had as superintendent, a very capable man, who had grown up from the ranks; had worked his way through every position in the mill, until he became superintendent, from his merits, experience and ability. After the woolen trust was formed, this superintendent was continued in charge of his mill. One day he was informed that a new pump was required for one of the departments of the mill. The superintendent at once gave orders to buy the pump and keep the mill running.

Too Much Red Tape.

A day or two afterwards, he was requested to come to the general offices in Boston, for conference. While waiting at one of the junction points, for train connections, he visited some of his customers. One of them showed him a piece of goods, the ends of which were not perfectly finished. The superintendent at once told the customer to cut off the defective end, and send it in to the factory, taking credit for the defective piece.

Upon reaching headquarters, he was informed that all orders for purchases of supplies must go through the head office—that his order for the pump had been countermanded, and the claim he had allowed his customer would not be approved until passed by the claim department. The superintendent immediately resigned.

It is such red tape, and restriction of individual authority that weakens the power of initiative of the men in command, and in the long run may retard the industrial progress of the Nation.

4th. CONTROLLING SOURCE OF SUPPLY OF RAW MATERIALS AND PRICES PAID FOR SUCH MATERIALS.

There being but one large buyer (the trust), for wool, cattle, or other raw materials, necessarily enables the trust to set the price, largely, that the grower or producer of raw materials receives, exactly as the trust regulates the price at which the finished products shall be sold.

5th. LACK OF COURTESY OF EMPLOYEES TO PATRONS.

Starting with the proposition that the trusts controlled the production, and therefore the markets, the employees, especially those in contact with the public, acquired an arbitrary spirit in dealing with the customers, that has created, in the minds of the public, greater prejudice to large corporations than even the prices charged for the products.

Human nature seems to be so constituted that the American public prefer, and, in fact, demand courtesy and consideration from those it deals with.

Under the old conditions of trade, every merchant

knew practically every customer on his books, and was able to greet him personally, and attend to his just complaints. In the present large corporations, it is almost impossible to get respectful consideration and attention for any complaint of lack of service or over-charge, and the employees in contact with the public, have largely acquired the attitude that Commodore Vanderbilt is said to have acquired, "The public be damned."

If the large corporations are to live, without continuous hostile attacks, they must, apparently, cultivate a school for the development of courtesy, or, at least, civility, on the part of their employees in touch with the public.

6th. THE LARGE INDUSTRIAL COMBINATIONS ARE NOT AS WELL ADAPTED TO THE MANUFACTURE AND HANDLING OF SPECIALTIES.

These trade combinations while advantageous when applied to large industries, do not, apparently, work out as well in specialties, where great care and attention are necessary in the making of an article, or the cultivation of high artistic taste, for the development of which special workmanship and talents a great organization can not take the necessary time to recognize or develop.

To illustrate: The wall paper trust after an existence of some years, practically disbanded, because it was necessary to have high artistic skill and taste in the designing of the wall papers—the maintaining of quality and artistic design being above the factor of reduced cost, obtained by consolidation. So it is, and undoubtedly always will be, in all special lines of business, where quality and not quantity govern. Take for instance the Roycroft Book Shop of Elbert Hubbard, at East Aurora, New York, as contrasted with the vast printing establishments in New York City. Elbert Hubbard once remarked, that there must be 8,000 out of the 80,000,000 of people in the United States who wanted good books, and were willing to pay a fair price for the personal care and attention necessary to the making of a book of superior excellence, where the workman had thrown his heart and soul and individuality into the production, as must always be the case, where great excellence is required. Genius will not be fettered by the red tape necessary in great industrial corporations.

Turning now to the credit side of the ledger, or the good features of these large corporations—there are apparently stronger points in favor, or else the trusts would not continue to exist and flourish as they have done during the past ten years. These principal advantages might be enumerated somewhat as follows:

1st. ECONOMY OF PRODUCTION.

By centralizing the manufacture at the most favorably located plants, as to nearness to raw materials, or superior facilities, and by the centralization of the most capable and most experienced men at such factories; by having certain mills produce certain lines of goods, for which they are best adapted, by operating such plants continuously, and closing down the poorer or less favorably situated plants, the cost of production is greatly reduced.

2nd. PURCHASING MATERIALS AND SUPPLIES.

In purchasing materials and supplies, by combining such purchases for all mills, in one hand, naturally lower prices are obtained because of the large quantity purchased and the financial ability of the large corporation to take and pay for such materials during dull periods, when small factories would not have the capital or facilities to make such purchases.

3rd. REDUCTION IN SELLING EXPENSE.

A vast reduction in selling expenses is accomplished by centralizing of the selling organization of all the constituent companies in one office, and with only one order department.

4th. SAVING IN TRANSPORTATION.

Probably the greatest saving results from economy in transportation, by avoiding cross shipments, such as prevailed under old competitive conditions. A mill in Pittsburg would ship its product into the territory of a Chicago mill, and the Chicago mill would, in turn, ship its product into the Pittsburg field; Buffalo would ship to the Pittsburg field, Pittsburg to the Buffalo field, and so on, thus making a tremendous loss in freight charges, as the territory tributary to each mill can be served at a much lower freight cost than under the old conditions. It has been estimated, and, in fact, was the potent factor in bringing about these consolidations, that the saving in freights and administration expenses alone, would largely pay the fixed charges of the consolidated companies, leaving the reduction in cost of production and higher selling prices as added profits.

5th. GREATER STABILITY OF PRICES.

This is indeed the main justification from the merchant's point of view for the existence of the trusts. Under the old competitive conditions, before the trust era, each financial or industrial depression was always followed by heavy reductions

in the market price of the various manufactured products, because there was no way of intelligently lessening the production to meet the lessened buying power or consumption—each independent mill, desiring to keep its plant in operation, or being obliged to sell its product to meet its obligations, would make any price necessary to realize on its product, frequently without regard to cost of production. The result was that every merchant in the entire United States had to suffer a decline in the price or value of his stock on hand. Frequently, this would seriously cripple or bankrupt the merchant, and this through no fault of his own, as he could not foresee the exact period or date at which the financial panics, or business depressions would occur.

Now, under the trust conditions, it is in the power of the trust to regulate production to meet the lessening consumption, thereby maintaining the selling prices and saving their customers, the merchants, from the heavy losses sustained under the old conditions, prior to the trust era. The best illustration of this fact is the action of the United States Steel Corporation during the late financial and business depression, shutting down over sixty per cent of its mills, thereby preventing over-production, with the consequent decline in the value of goods on hand, such as was so grievously in evidence following the panics of 1872 and 1893. Without the existence of such a corporation, with its vast capital, permitting it to reduce its production and still maintain its fixed charges, interest and dividends, and so largely controlling the production, this would not have been possible, so that the merchants of the Nation have been saved much financial loss by the policy of this and other large corporations, and by their existence.

6th. STEADIER WAGES FOR THE EMPLOYEE

Under the old competitive conditions, each period of financial depression was always followed by a sharp decline in prices. This always reacted upon labor, which in the last analysis, under old conditions, had always to bear the brunt of each industrial depression, labor always being reduced in times of severe depression, but, as a rule, not receiving its pro rata proportion during periods of increased profits resulting from better times, because the manufacturers felt they were obliged to safeguard their interests and accumulate a reserve of capital to give labor employment during periods of depression that have always been a menace to the merchant and manufacturer.

The great corporations have been enabled to standardize their wages, and to pay on the average, good wages, and give more steady employment, because in a given line of trade, handled to a large extent by one corporation, there are under existing conditions but few failures, while under the old methods of bitter trade warfare, failures were much more frequent, and failures, of course, mean paralysis for labor, as well as for capital—the added losses, resulting from such excessive competition, falling alike on labor and capital.

7th. PROFIT SHARING WITH EMPLOYEES

This, under the old conditions, has always been a hard subject to properly handle, because it has been hard to make labor understand that interest on capital must first be deducted in times of depression, whereas, by interesting the employees as stockholders in large corporations, upon favorable terms, it has given the employees added encouragement to continue in their positions and to take a greater interest in the development of the company with which they are connected.

8th. PENSION FUND

Some of the large corporations have already successfully worked out a plan for providing a pension fund for the employees who have served them faithfully for a period of years, thus giving an added incentive to the employee for continuance in the business, and also giving him greater peace of mind, in feeling that he, and his family, will be provided for in old age, after he has outlived his years of active usefulness.

In some nations, such as Germany, I believe the old age pension fund has been made a legal necessity, and a fixed charge on the earnings of each plant.

Such a provision may ultimately be adopted by this Nation, and the large corporations could then set aside and invest a certain per cent of their annual earnings, to provide such a fund. The Pennsylvania Railway Company, and the Southern Pacific Railway Company, have already established pension funds for their employees.

9th. THE WIDER DISTRIBUTION OF CORPORATION EARNINGS

When the great corporations were first formed, the popular sentiment was wittily expressed in the following lines:

"Ten Mills make one trust,
Ten Trusts make one combine,
Ten Combines make one merger,
Ten Mergers make one magnate,
One Magnate makes all the money."

But it now seems fairly well demonstrated that the accumulation of the vast fortunes, which some regard as a menace to the public, may be curtailed to some extent, at least, through the medium of these large corporations, as in order to insure their success, the corporation must pay large salaries to a larger number of people, thus really distributing the earnings among a larger number of people actually performing the work of the business, than under the old conditions, where a few partners took all the profits and amassed large fortunes, sometimes in a comparatively few years.

Direction Kept in Competent Hands.

A position paying a large salary under business conditions of today, can only be filled by a man of real ability. When he dies, or retires, it must, in turn, be filled by another man of equal ability—while the fortunes amassed under old conditions of individual business enterprise, or firms, might pass to the heirs of the partners, regardless of their ability.

Furthermore, the stock of these great corporations is being much wider distributed, thus dividing the earnings or dividends among a larger number of people. I am informed that during the year 1907, the stockholders of the Great Northern Railway increased in number from 2,800 to over 11,000; the stockholders of the Pennsylvania Railroad increased from 40,000 to 57,000; during the same period of time, the stockholders of the United States Steel Corporation increased by over 30,000—the total number of individuals holding stock in that corporation, now, exceeds 100,000, and the average holdings of the \$68,000,000 of the stock of the steel corporation, is today only about 98 shares per person.

10th. GREATER AND ENDURING LENGTH OF LIFE AND PERMANENCY OF THE BUSINESS

So much money being invested in these great corporations by stockholders from every part of the Nation, and, indeed, the world, the corporations must go on through generations, men growing up in the business who will be given the practical management of the business, because of their knowledge and experience, and not through favoritism or relationship.

11th. A NATIONAL CHARTER

This will undoubtedly be granted these large corporations, thus placing them under the control of the United States Government, obviating the expense and inconvenience of endeavoring to conform to the differing requirements of some fifty-odd State and Territorial governments.

12th. INDUSTRIAL PEACE

The great industrial corporations or trusts, and the great labor unions or trusts, have unquestionably made for industrial peace during the past ten years. The hundreds of millions of capital invested in the corporations have sought for lower cost of production, greater profits and stability of prices. The hundreds of thousands of wage earners comprising the labor trusts, have sought for high and more stable wages, and shorter hours of labor.

Both the industrial trusts and labor trusts, being in larger units, and under better leadership, have better respected each other's rights and strength, and each has developed greater toleration and consideration of the rights of the other.

On the part of the corporations, the thousands of stockholders are dependent upon a wise and right solution of labor questions for their dividends and income. On the part of the labor trusts, the livelihood of thousands of wage earners, and those dependent upon them—the helpless women and children—are based upon the issue of a fair, equitable and tolerant settlement of all labor disputes. The immensity of the issue has brought into existence such forces as the Civic Federation, and similar organizations representing the public interests, to assist as a clearing house in the settlement of industrial disputes, without recourse to the pitiless and enormously wasteful strikes, and which may, and probably will ultimately lead to a permanent National Board of Arbitration, with power to settle all labor disputes that cannot be adjusted between the parties themselves, because, in the last analysis, it is the public—the merchant and the consumer—who has to pay the cost, and suffer the greatest inconvenience from labor disputes. Again, and always, the great law of evolution is at work.

13th. A HIGHER CITIZENSHIP

The supreme test of endurance and fitness of these combinations is whether they inculcate a higher citizenship and appreciation of personal responsibilities for the wellbeing of the Nation. I think we may safely answer this requirement by saying that up to the present time, at least, the evolution of both the industrial and the labor trusts has been towards abler, saner, and more tolerant leadership. The executive officers of both the great transportation and industrial corporations, as well as labor unions, have certainly grown in mental stature and poise, and a better appreciation of their responsi-

bilities and duties to the interests they represent, as well as the interests of the other citizens of this great Republic.

An industrial war today is almost as costly, and inflicts almost as much suffering, as an actual conflict of arms under old conditions.

Think of one concern, the United States Steel Corporation, having over 200,000 employees, making, with their families, nearly one million people, dependent upon this one corporation.

These great responsibilities have sobered the judgment and broadened the viewpoint of both the corporations and unions. The executive officers and leaders, as well as the employees, are studying the conditions of our industrial and political life more closely and carefully than at any other period of our national history. The immensity of the issue is making every citizen a closer student of our form of government and the principles on which it is founded and must depend for its existence. Therefore the great corporations and unions are serving their useful purpose in answering the question whether democracy shall live and prevail.

Greater Publicity Demanded.

The consensus of opinion today seems to be strongly that the so-called trusts must take the public into their confidence and show up their business. The public, or at least the customers and stockholders of the trusts, have a right to know how the affairs of the company are being conducted.

Under old conditions of trade the merchant and manufacturer were bound together by ties of personal friendship and mutual interest; each knew all about the personality of the other, and business was largely done on a basis of that confidence and knowledge. Under the trust conditions, this is no longer possible, because the trusts have thousands of customers whom the executive officers never meet personally—therefore, a full measure of publicity is assuredly necessary to disarm hostility and local legal attacks.

Governmental Supervision.

The foregoing naturally leads up to the subject of government supervision or examination. If it is proper for bank examiners to examine National banks, and for the excise inspectors to perform their duties, and for the Interstate Commerce Commission to supervise our great transportation lines, it would seem equally proper that the Department of Commerce and Labor should be given the necessary legal authority to examine the great industrial corporations and prevent illegal and unjust practices in restraint of trade, or in crushing competition by unfair methods or in wronging their stockholders by keeping them in ignorance of the real conditions of the affairs of the company, to make added fortunes for the "insiders" by using the securities of the company as a football on Wall Street Stock Exchange.

Magnitude of the Problem.

These great corporations have in their keeping the welfare of nearly one-fourth of the entire population of this great nation, as employees, or dependent upon the earnings of such employees for their livelihood, and their growth and happiness. Therefore, the proper handling of this great problem is today the most important question before the Nation. Besides, the greater distribution of the stock of these corporations among the people would certainly seem to indicate that they have become semi-public institutions, and that in addition to performing their duties as manufacturers and distributors of the products of the Nation, they have also become great and growing institutions for the savings of the people, thus imposing upon them new and added responsibilities, and in a measure still further justifying government supervision. This fact is now being pretty generally recognized by the managers and principal stockholders of the great corporations. If they ask the public to invest their money, as stockholders, they are in duty bound to give the public, at stated intervals, indisputable evidence that the business is being honestly and ably conducted.

Summary.

In summarizing the subject, it might be properly mentioned that the Pacific Coast is peculiarly favorably located for the successful working out of the so-called trust or large corporation. Our great distance from Eastern factories and large jobbing centers, with the high rates of freight, protects us, very much the same as the tariff protects American manufactures generally. The competition here on the Coast in our natural resources is almost wholly within ourselves—the East or Europe cannot successfully compete with us. Our wine industries are already largely consolidated, and by consolidation have greatly reduced the cost of production, and enlarged the area of distribution, by having the necessary capital to extend their sales organization, carry necessary stocks in Eastern trade centers, and pay costs of advertising and introducing the California product. Our oil interests are already largely consolidated for the same economic reasons, and similar results or combinations will inevitably

result in our lumber and cement interests, and other natural resources and industries, where the cost of transportation is so great as largely to circumscribe the trade territory that can be economically reached as to freight or distributing cost, and where our competition is almost wholly within ourselves.

Local Trusts Inevitable.

We, here on the Coast, will surely, though gradually, work towards such co-ordination of interests, as a means of insuring greater stability of price and reduced cost of handling business, and therefore greater earning power for the producer, as well as the manufacturer and merchant, wage earner and employe, besides better protecting our industries from outside competition, and better enabling us to fight for the export trade.

However much we may regret the passing of the old industrial conditions, it is apparent that for some time at least, the policy of integration is to obtain, until practically all of our great producing factors are comprehended in what we now call trusts. If the problem is wisely handled, great good will come to the nation. Our industrial supremacy will be further established among all the nations of the earth, our export trade will be largely augmented because of the great facilities possessed by the large corporations for distributing their products to the greatest distances.

The peace, comfort and happiness of millions of our own citizens will be better assured; the financial safety and prosperity of our merchants will be largely aided by greater stability of prices and the prevention of sharp and sudden declines that have so frequently happened in the past, destroying suddenly, and without warning, the fruits of years of careful industry.

More Expansion to Come.

This nation of ours, in less than half a century, has developed more miles of railroad, and telegraph, and other lines of communication, than all the rest of the world put together. Its deposits of raw materials are so great, its diversity of soil and climate, and productiveness are so vast, that there are practically no limits to be placed upon its industrial development. Thousands of miles of new railroads must be built; vast areas of land must be reclaimed by irrigation and drainage; great mines must be opened up, and the hidden wealth

of the nation be uncovered. The Orient is to be exploited, and markets for our goods developed. Central and South America offer unlimited opportunities for commercial growth and development, and the great factories we have today will not begin to supply the demand during the next twenty years, any more than the factories of twenty years ago would supply the demands of today.

A Requirement of Big Business.

These vast business undertakings can only be carried on by great corporations, with practically unlimited financial resources. This fact seems to be the explanation and justification for the existence of these large corporations, and which, in all probability, within the next generation, will be even larger, unless, indeed, new methods of conducting business are evolved from changes of political or social conditions.

Back of these great corporations still remains the indomitable spirit of progressive American manhood, that has solved the many national and industrial problems of past centuries, and which has made this nation of ours emerge from a few weak straggling colonies, fronting on the Atlantic Ocean, until our flag now floats from Porto Rico to the Philippines, from Florida to Alaska—our factories to expand within a century from a few blacksmith shops and hand looms, until today they are the greatest in the world's history; and our commerce encircles the globe.

The Future.

Another century of such material development, and all the world will pay us tribute, and our nation will become one vast factory, turning our enormous supply of raw materials into finished products to supply the world, and to spread throughout the world the beneficent influence and example of accomplishment, of a free and enlightened people, pursuing industry with industrial and national peace. Who, today, dares safely prophesy the still further growth of our industrial corporations, or gainsay the material advantages we, as a nation, have received and will continue to receive from a wise and increasingly wiser administration, and still further development of our industrial corporations, that have made, and will still further make this nation the greatest industrial power of all ages and the beacon light for all the world?

CHARLES S. WHEELER STANDS FOR OBEDIENCE TO THE LAW

Declares Not Only That Combinations in Restraint of Trade Are Unlawful but Competition is a Thing to be Upheld

At the conclusion of Mr. Brown's address President Davis arose and said:

Gentlemen, what a happy lot of farmers we would be if we could only legislate the rain when we wanted it, and as we want it, and not wet the other fellow who doesn't want it. Mr. Brown has certainly pointed out to us what we want and what we do not want. It is to be hoped that the speakers who follow will show us how to get it under the law.

I have the honor to introduce one of San Francisco's much beloved and highly esteemed attorneys, Mr. Charles S. Wheeler. (Applause.)

Mr. Wheeler was received with much applause. He said:

Mr. Chairman, invited guests, and members of the Association:

There are 700 contributions and upwards to the literature of the subject to which my attention has been directed. There are 467 decisions of the law courts dealing directly with this question of restraint of trade and monopolies. In the thirty minutes at my command it is not going to be possible for me to give you a very satisfactory conclusion upon the questions involved; but if you will step with me into my mental automobile I will start her up at 60 miles an hour and I will run you along the road over the chuck-holes of economies, over the roots of politics and the corduroys of judicial decisions, and when we get through, if you have not really seen much that is good in the way of scenery, I will promise you at least that you will have to admit that we have been going some. (Laughter and applause.)

A Plain Distinction.

Before I get away from the main subject along some of the byroads that may invite me off, I want to draw a line for you between the combination that the law does not try to reach and the combination that the law denounces.

Magnitude Is Not Unlawful.

Gather together, if you please, a billion dollars; build, if you will, a railroad from the Atlantic to the Pacific, from San Francisco to Rio de Janeiro, and the law finds nothing to criticize in your conduct.

The mere circumstance that your combination is a great one, in the sense that it is a combination of capital, gives no offense either to precedent or to legislation.

Organize, if you will, a chain of stores that will have its representative in each town in the State and in each State in the Union, and there is nothing in that circumstance to cause anyone to object to your conduct. Organize, if you please, all manner of associations, such as this, for the public good, and there is nothing in that conduct that makes you a criminal before the law.

But, it is when you go a step farther—when you trench upon the laws of trade as they have been understood by men down through the centuries; when you attempt to stifle competition; when you seek arbitrarily to fix prices and rates; when you endeavor to monopolize a market—then you bring yourselves within the line of the decisions; you bring yourselves within the operation and the condemnation, if you go too far, of the common law; and you find yourselves confronted by two great statutes upon our statute books; one of these is the Sherman Act and the other is the Cartwright Law, the one passed in 1890 and the other passed in the year of our Lord 1907.

The Field of the Sherman Act.

If you ask me what combinations, in the sense that I have indicated—that is to say, combinations in restraint of trade or tending toward monopoly—if you ask me, I say, what combinations of that character are valid under the Sherman Act, I answer you that all combinations of that character are valid under the Sherman Act be they ever so aggressive,

be they ever so obnoxious, be they ever so wanton in their cruelty, be they ever so hostile to general principles of law, unless in some manner they trench upon interstate commerce.

No combination is valid under the Sherman Act if it tends to stifle competition, if it tends to restrain trade, or to build up a monopoly, in interstate commerce, or in the commerce with foreign nations, or in the commerce between a territory and a state, or in the commerce within a territory, or in the District of Columbia. So far as Uncle Sam is concerned every other combination is valid.

The Field of the Cartwright Act.

But when you turn to the laws of the state of California and ask me what combinations are valid, I answer you at once that every combination is invalid that is not covered by the Sherman Act. The result, my good friends, is that you get it a-coming and a-going. The result is that in some communities bodies of men as large as this eminently respectable gathering confronting me at this moment may fairly be divided into two great classes, one composed of the violators of the Sherman Act, the other of the violators of the Cartwright Act. (Laughter and applause.)

The position in which merchants under those circumstances find themselves is a good deal like that in which the old darky found himself when he attended the revival and the good preacher getting a little excited exclaimed, "Beloved fellow travelers, there am just two roads that a man can take; one am the straight and narrow way that leads to destruction, the other the broad and wide path that leads to damnation." Thereupon the poor old darky said, "Hold on, brother, if what you say here am true, this here nigger is going to take to the woods." (Laughter.) Now, before you all take to the woods, however, I want to have a little straight from the shoulder, heart-to-heart American talk with you, and I believe you are ready for it.

An Ancient Problem.

What is the meaning of this legislation? What is the meaning of these rules regarding restraint of trade? I answer you that from the earliest time, from the very dawn of history, the leaders of government have looked upon monopolies and restraints of trade as hostile to the best interests of the people. The Justinian Code, perhaps the greatest that the world has ever known, denounced them and declared them illegal. A hundred years later it was declared that they were illegal and that the goods of a monopoly should be forfeited. Long after, in the days of Elizabeth, in England, it was provided, in substance, that the man who was guilty of a monopoly or who was attempting to corner the market was a criminal, and penalties were fixed which would have placed him behind the bars if convicted.

Under the Common Law.

In the days of Blackstone—the days of the organization of our own country—there was the common law, the judge-made wisdom of Anglo-Saxon England. That judge-made law has declared down the centuries that combinations in restraint of trade were illegal, that such contracts would not be enforced, that monopolies were contrary to public policy. That came to us with the organization of our government; it was a part of the law of the United States; it was a part of the law of the state of California.

There was upon this general body of the law engrafted this exception, that those combinations were not to be condemned in restraint of trade that but reasonably restrained it; that while fixing prices, fixed them but reasonably and where the tendency was not toward a monopoly. Under those conditions these reasonable restraints of trade were tolerated.

And then we come down to the later days of the eighties, we come to those conditions, so ably pictured by my friend, Mr. Brown. We found ourselves in a new era. The railroad, the steamboat, the cable, the telegraph and the telephone had enormously emphasized the powers of the individual. The same man who could captain a company in 1800 could command a vast army if he lived in 1885.

Advent of the Combine.

The result was that combinations began to appear, and then it was that thinking men, those men who think for you and for me while we are engrossed in business or profession, those patriotic men who are studying upon these questions and who silently mould public opinion; they recognized as they thought, and perhaps it is not for me to say whether wisely or not—I say they recognized in these great combinations of capital, and the possibilities that accompany them, something that was un-American.

They thought that they foresaw industrial strife as a result of them; they thought that they saw a quarter of the whole population of the United States dependent upon these great trusts; they thought that they saw one single great combination, possibly, in the future, controlling a million of men; they thought that they saw a combination which would be met on the other side by combination, armed capital with

teeth set, confronting armed labor with teeth set. That is what they thought they saw in combination.

What Patriots Feared.

They thought that they saw not only this, but that the great aggregations would become so powerful, so dignified, that in the expenditure and receipt of money annually they would dwarf the Government, while in the number of men in their employ the army of the United States and all of its people in government office would be a mere handful. They thought this, more than all, that the tendency was un-American; that it might be that a kingdom could be better governed in economic administration than a republic. But, Americans, they realized that in the American breast was that feeling of independence that was born of citizenship where every man could look at his flag and say "I participate in upholding it." (Applause.) And just as the love of individual participation in government was there, so the love of hope and ambition in independent business was in the boy at school, in the laborer who held the shovel in his hand, in the rail-splitter who split the rails, until you came to the President of the United States.

There was the development of the individual; aye, they fell by the hundreds and thousands in the great industrial battle in the trenches, and how many went down to honorable defeat to lift themselves up to success in another line of work? (Applause.) How many were the anvils that sung the song of liberty! Ten thousand chanted it, where, under combination, ten chanted it! Ten thousand free, independent Americans worked out their business salvation, while under the trust system ten Americans work out the salvation of a million souls!

Things Above Riches.

It may be that it is more economic, it may be that there are more dollars to be made, that you can make more dollars in the administration of government in a kingdom than you can under a republic. Why don't you get a kingdom?

When men shall appreciate that there are some things in this world better than dollars and above riches, then indeed America will work out her salvation. (Applause.)

Now, gentlemen, it was in the belief that competition was the life of trade—the life of trade in that broad American sense that meant the individual and his development; it was in that belief, sanctioned by centuries of world and notably Anglo-Saxon experience, that our law-makers in 1890 passed the Sherman Act. They said that the temptation to combination was such that the consequences of a mere violation of the common law would not restrain these men; that the forms which they could adopt would get around the liberal rules of the common law; that combination, monopoly, restraint of trade, would progress and so they passed that drastic act which says that no combination, in restraint of trade, however reasonable may be the restraint that it puts upon interstate or foreign commerce, shall be legal, and it warned men that they would be fined up to \$5,000 if they violated it, and indeed that it should be in the discretion of the judge to jail them, if they violated it, for a period of from one year to two years.

Defiance of the Law.

Now, gentlemen, that was passed 18 years ago. Some men have thought that one of the evils of corporate aggrandizement in the form of combinations in restraint of trade would be, as I have indicated, that it would build up a power mightier than the Government, and that it had a dangerous tendency at least toward putting the Government in the background and laughing its laws to defiance. I wish to ask you, in view of what my learned friend has told you of the advantages of corporations, most of it in the very teeth of the law and spirit of the Sherman Act, whether or not those fears are true. Have not those laws been laughed to scorn since 1890 by these great corporate aggregations? (Applause.)

Now, gentlemen, I am no anarchist, I am no extremist, and I don't want you to think so, but I live in a country the fundamental principle of which is that the majority shall make its laws. I may differ with you, and you, and you, on questions of public policy, but I love the Constitution as the charter of my liberties, and when laws have been made by my government, whether they differ from my ideas of national policy, or not, I propose, if they be constitutional and so long as they are on the statute-books, to obey them. (Applause.)

Overtaken at Last.

Right down from the very first has come this defiance, but the wheels of the law move slowly, slowly but surely, and in 18 years they have brought us to a point where there is no longer any question as to the action of the courts. As recently as since this question has been assigned for my discussion one of the most significant contributions to the law upon this subject has come, in the American Tobacco Trust case, and it has there been held that any combination manufacturing in one State and selling for shipment to another, buying raw material in one State, or abroad, and shipping it into the United States,

manufacturing its articles and sending them from the United States, is amenable to the anti-trust laws, the Sherman Act of 1890.

Uncle Sam is reaching out his hand. He says that the people with whom rest this public policy, have declared, pursuant to their constitutional right, that competition and not combination shall be the law of the United States today, just as it has been down the centuries, and that no set of men however rich or powerful shall be entitled or permitted to hold those laws in defiance. (Applause.)

Geographical Absurdity.

We had an anomalous condition, gentlemen. We had the United States making it criminal to do a thing as between Truckee, California, and Sparks, Nevada, which we would permit to be freely done in the state of California; you could go to jail if you went across the State line upon a transaction that from Siskiyou to San Diego you could go your happy way on without fear or trembling.

But the different states of the Union, following the policy of the general Government, have one by one, passed statutes upon this point until now we come to the so-called Cartwright Act, an act substantially identical, word for word, with the statute of the great state of Ohio, with the statute of the great state of Texas, with the statute of the great state of Nebraska, with the statute of the great state of Minnesota, with the statute of the great state of Illinois, and I could go on and mention others that are more or less in harmony with it. So that today it may be said that while some states are still wanting in legislation, we have practically a homogeneous plan, a plan that gets you, as I said in the beginning, a-going and a-coming if you violate the will of the people. (Applause.)

Law, Not Policy.

Now, gentlemen, let me emphasize it again. I am not here to discuss policies. If the policy of this is wrong, if it is more to the interest of the American as a citizen and an individual, to our whole people, if it means the greatest good to the greatest number, that combination and not competition shall be treated as the life of trade, there is a way and a lawful way to reach a result that will be satisfactory to you. But so long as those statutes are upon our books let us bow in decent, respectable submission to the law of our land; let us postpone the getting of that almighty dollar until in a constitutional and an honest and a man-to-man American way we can change the policy of the law.

If it is ever changed in that way, mind you, whatever may be my personal views as to the policy, you will find me, as I hope you will find every good honest American, or American who feels he is patriotic and honest, standing behind the law as it shall then be. But until then I want to see the laws of my country enforced.

The trouble with us today is that laws become dead letters; that men laugh them in the face; that there is

no such national honesty as will exist when Americans at the shrine erected by their fathers bow before the Constitution of their country. (Applause.)

Alike For Poor and Rich.

Perhaps I should not close without giving you some idea of the scope of this law. It is an American law; it is a law that is enacted not against the rich; it is a law, whether it be state or national, that is enacted to govern the case of two expressmen doing business between Jersey City and New York who run their express wagons with a capital of \$100 each; it meets them if they combine in restraint of trade and to stop their competition. It meets two express companies crossing to Oakland on our ferries. It meets business in all of its forms. You may clothe it in the garb of an angel and you will not in the law and under the well settled rules of law be able to hide its cloven foot. When you combine to raise prices, I don't care what the form is, you are going to leave yourselves amenable to the Sherman Act on the one side and the Cartwright Law on the other.

And with all this knowledge, if any one of your friends undertakes, nevertheless, after you have told him about it, to violate the law, tell him that a day of reckoning will come; that there is an American principle involved and that that American principle is that the law is going to be obeyed. (Applause.)

Now, gentlemen, don't, because dollars and cents are involved, go hastily to a conclusion upon this question of whether competition shall be our national slogan, or whether it shall be combination. I don't know how it impressed you, but as I listened to the very interesting and able address of my learned friend, my dear friend, Mr. Brown, I could not help but think that there was a real paternalism reaching out to grasp us all. All of our business interests ultimately controlled by corporations under the paternalism of a great national government. Give me back my little free cottage and my little 10-cent grocery store! Let us be free Americans! (Great applause.)

I must not detain you longer, but this subject is near my heart. That Constitution of ours has been bought for us very dearly. When the time comes that the majority does not in truth rule in America, that Constitution and that Government will be gone. If we shall henceforth spend less of our time in trying to see how we can beat honest laws designed to express public policy, through trickery and chicanery, and come squarely to the proposition that America is for Americans, the American Constitution for all of us, and for our children and our children's children, and that whatever our faults, whatever our individual weaknesses, there is one trust that we all hold sacred, we will pass it on unpolluted to the generation that is to follow. (Applause.)

Laws have been made. We have had enough of the breaking of them. Now let us unite under those stars and stripes, with one deep-drawn American voice and cry that we as merchants, as lawyers, as Americans loving their land, stand for its laws. (Applause.)

HON. ROBERT T. DEVLIN SPEAKS FOR AMERICAN INDIVIDUALISM

United States District Attorney Traces the Age-Long Struggle of Mankind Against the Age-Long Tendency Toward Monopoly

When Mr. Wheeler concluded President Davis introduced Mr. Devlin, saying:

Gentlemen, I have the honor of introducing the last speaker of the evening, a native son, a gentleman whose devotion to the high office of United States Attorney for the Northern District of California especially qualifies him to throw light upon the development of the trust and the attitude of the Government toward it, Honorable Robert T. Devlin. (Applause.)

Mr. Devlin spoke as follows:

Mr. President, invited guests and members of the Association:

I have had the same difficulty that Mr. Wheeler experienced in attempting to evolve a somewhat concise and logical account of the development of trust legislation. As I listened to the excellent paper of Mr. Brown the impression seemed to gain ground within me that there were many in this audience who were in favor of the trust in its most extreme form, and against the laws of the United States and the law of the State of California passed for their curbing; but as I listened to the eloquent remarks of Mr. Wheeler and the applause that greeted them I feel that I can safely say that the heart of this vast

audience is in favor of the enforcement of the law as it is upon the statute books. (Applause.)

American—and Human.

He pointed out to you the principle that is not only American in its scope but is a principle of human nature, and that is that those who are not clothed with purple are afraid of power, not because that power may not be used well but because the very exercise of that power gives the right and the opportunity to oppress. It may be that a large combination may be well conducted, not only for the benefit of its owners but the benefit of all the people.

History from the earliest days has shown that when vast power is centered in the hands of a single individual or a coterie of individuals they indeed must be angels not at some time to use that power for their own advantage and against the good of the many. (Applause.)

I find myself somewhat at a loss this evening, because I have gathered much material here tonight and I know not whether you care to hear many of the fine distinctions relative to trusts. First of all I desire to say that the opposition to the centralization of this vast power growing into monopoly did not arise in our day; it is not a modern idea; it goes as far back as the time when trading was done and when the one man sought by peculiar

talents or peculiar privileges to get the better of his neighbor.

Same Old Trusts in 483.

If you will allow me for a moment, I will read you briefly something that was said in the year 483. In the year A. D. 483, the Emperor Zeno issued the Praetorian Prefect of Constantinople the following edict: "We command that no one may presume to exercise a monopoly of any kind of clothing, or of fish, or of any other thing serving as food, or for any other use, whatever its nature may be, either of his own authority, or under a rescript of an emperor already procured, or that may hereafter be procured, or under any imperial decree, or under a rescript signed by Our Majesty; nor may any persons combine or agree in unlawful meetings, that different kinds of merchandise may not be sold at a less price than they may have agreed upon among themselves. Workmen and contractors for buildings, and all who practice other professions, and contractors for baths, are entirely prohibited from agreeing together that no one may complete a work contracted for by another, or that a person may prevent one who has contracted for a work from finishing it; full liberty is given to anyone to finish a work begun and abandoned by another without apprehension of loss, and to denounce all acts of this kind without fear and without costs, and if anyone shall presume to practice a monopoly, let his property be forfeited and himself condemned to perpetual exile. And in regard to the principals of other professions, if they shall venture in the future to fix a price upon their merchandise and to bind themselves by agreements not to sell at a lower price, let them be condemned to pay 40 pounds of gold. Your court shall be condemned to pay 50 pounds of gold if it shall happen through avarice, negligence, or any other misconduct, that the provisions of this salutary constitution for the prohibition of monopolies and agreements among the different bodies of merchants, shall not be carried into effect."

In the Long Parliament.

You see, far back in the very beginning of civilization there were the same qualities to contend with, the quality of greed, the quality of avarice, the quality of lust of power; and even an emperor in those days was compelled to issue his decree condemning those practices. I have an extract from Hume, treating of monopolies, when almost every article of food was a monopoly and patents of monopolies were granted.

And I desire, because it is very brief, to read you the remarks of the Long Parliament condemning the monopolies that existed in the time of Elizabeth. "Sir John Culpeper indulged in the following vigorous language: 'They are a nest of wasps—a swarm of vermin which have overspread the land. Like the frogs of Egypt, they have gotten possession of our dwellings and we have scarce a room free from them. They sup in our cup; they dip in our dish; they sit by our fire. We find them in the dye-fat, wash-bowl and powdering-tub. They share with the butler in his box. They will not bate us a pin. We may not buy our clothes without their brokerage. These are the leeches that have sucked the commonwealth so hard that it is almost hematic, Mr. Speaker.' I have echoed to you the cries of the kingdom. I will tell you their hopes. They look to Heaven for a blessing on this parliament."

Monopolies Always Hated.

Now, I shall not detain you gentlemen this evening by following the growth of trusts in the United States. At a very early day in our jurisprudence, both American and English, all combinations in restraint of trade were condemned. And while the courts sometimes recognized that combinations might be made in which a partial restraint of trade was effected, in which agreements might be made for fair trade, yet any agreement that had the effect of creating a monopoly or of controlling all the trade or of preventing others from following that trade was against the principles of the common law.

Early, a project was formed in the United States for the purpose of managing diverse corporations in such a manner that they might be worked as one harmonious unit. I have before me a copy of the original articles of the Standard Oil trust providing that a combination should be formed in each of the following states: New York, Pennsylvania, New Jersey, and so forth. It provided for the formation of corporations in those various states by practically the same individuals; the establishment of constituent properties of these corporations and then the issuing of stock certificates to nine men, I think it was, to nine or eleven trustees, who had the power to vote the stock and manage the corporations, the corporations technically retaining the title to their property, but the power of management being vested in these trustees.

The Original American Article.

That is the original American trust and is the combination from which we derive the name trust in our modern speech. That particular trust was condemned by the courts.

Another similar trust was that of the North River Sugar Refining Company, which was organized in 1865. In 1870 the plan was formed for the organization of this particular company to which I call attention, and the courts speaking of it said: "Its general object was to bring together the parties and corporations engaged in the manufacture, refining and sale of sugar, and to place their affairs under a board of eleven persons, subject to a further increase to the number of thirteen, having to a large extent the management and control of this business."

Early Form of Combine.

"The company in this manner provided for, was not, neither was it intended to be, a corporation, but it was in the nature of a partnership or combination designed to include, as far as that should prove practicable, the companies and persons engaged in this business in the United States. Its objects were generally stated in the deed adopted for this purpose to be: (1) To promote economy of administration and to reduce the cost of refining, thus enabling the price of sugar to be kept as low as consistent with reasonable profit. (2) To give to each refinery the benefit of all appliances and processes known or used by the others, and useful to improve the quality and diminish the cost of refined sugar. (3) To furnish protection against unlawful combinations of labor. (4) To protect against inducements to lower the standard of refined sugars. (5) Generally to promote the interests of the parties hereto in all lawful and suitable ways." And the manner in which they were to be promoted and attained was to bring the several companies and parties into an association under the articles or deed adopted for that purpose.

Central Control.

Where the business was carried on by individuals, it was declared that they should become corporations, and, as such, associates under this plan. And while the corporations becoming parties to the agreement were still to maintain their separate organizations, and carry on and conduct their own business, that was to be done under the control and management of the association through the board selected to exercise its authority. That the corporations becoming parties to the agreement were not designed or expected, through the intervention of their own stockholders, to maintain their organization and carry on their business is quite evidently disclosed by other provisions of this deed or plan of association, for the stock of each of the corporations becoming in this manner associated was to be finally transferred to this board of eleven members, and in its place shares were to be issued by the association and divided among the corporations and distributed to their respective stockholders, in the proportion previously held by them in the corporations themselves, and ultimately to the amount of the shares of the Sugar Refineries Company.

How They Divided.

The earnings or profits of the business of the associated corporations were required to be paid over to the board, and that board was empowered to designate the dividend which should be proportionately distributed to the holders of the certificates issued by the board for its shares. And the certificates of stock of the corporations were to be held by this board, and it was empowered by the deed or plan only to transfer so much of them from time to time to such persons as it might be desired to qualify as trustees or directors or other officers of the corporations, and which were to be held by them "subject to the provisions of this instrument." You will see this was the old time trust. The corporations were kept distinct, but the stock was transferred to trustees, and these trustees managed the various corporations forming the partnership or pool or association, and hence the name 'trust.'

Tried by the Facts.

We have passed beyond that period now and we have the monster corporation which has been described by Mr. Brown with its advantages and disadvantages.

In 1890 a law was passed by the United States Congress, commonly called the Sherman Act, which provides that any combination is unlawful which shall be in restraint of commerce, viewed from an interstate standpoint.

Now, I don't know how far this evening I am justified in going over some of these cases, because they are quite long, but I may say, briefly expressing the characteristics of that law that the fact can not be determined alone from what appears on the face of the preamble, rules, and by-laws of the Association, but from the entire situation, and the practical working and results of their

methods of doing business as disclosed by the evidence.

The only question in each case is whether or not the necessary effect of the combination is to restrain interstate commerce.

Restraint of Interstate Trade.

If its necessary effect is to stifle or to directly and substantially restrict interstate commerce, it falls under the ban of the law. But if it promotes, or only incidentally or indirectly restricts competition, while its main purpose and chief effect are to promote the business and increase the trade of the makers, it is not denounced or avoided by that law.

It is not necessary that the combination by its terms refers to interstate commerce, but it is sufficient if its purpose and effect are necessarily to restrain interstate trade.

It was the intention of Congress to include in the prohibition every combination which directly and substantially restricts interstate commerce, whatever its form.

Now, there were many cases brought under that statute by the United States Government which the court declared to be illegal combinations. I know that going over this matter in detail is somewhat dry and possibly I might pick out a case that might serve as an illustration, a case which occurred here in our courts, the Otis elevator trust.

The Holding Corporation.

The Otis Elevator Company was the parent company, organized in New York. The grounds of complaint were that it owned a majority of the stock in other corporations which apparently were separate and distinct, doing business against each other, and the territory over which they should have control was divided amicably among them. By consent a decree was entered in the United States Circuit Court prohibiting all such contracts and all such agreements, and also going a step further in trust legislation by the court, in directing that no officer of the parent company should vote or act as a director or manager in any of these subsidiary companies, and giving them a reasonable time in which to get out of these other corporations.

Tinkering the Trust Form.

That brings us down to the point of what is termed the great, big, monster corporation. It was thought by lawyers on all sides that while there might be some objection to a series of corporations acting together under a common agreement, yet if these separate distinct entities were all amalgamated into one great, big, monster corporation, then there could be no violation of the trust law for the reason that there could be no combination where there was only one corporation concerned. That has been held in reserve by the United States Government and not pressed upon the courts until recently in the great American Tobacco Company case. And that case lays down certain principles that are extremely interesting.

Under a recent act passed in 1903, when the Attorney-General deems any case of sufficient importance to authorize him to file a certificate of expediency, all the Judges of the Circuit Court are required to get together for the purpose of determining that case; and an appeal lies from their decision directly to the Supreme Court of the United States.

The Tobacco Case.

In the American tobacco case the Attorney-General of the United States filed such a certificate, and accordingly the case was heard before the four Circuit Judges of the United States Circuit Court, sitting in New York. Now, I will read from that case, gentlemen, because it may be essential for us to know the exact terms of the Sherman Act. That Act declares to be illegal every contract and combination in the form of trust or otherwise or conspiracy in restraint of trade or commerce among the several states, or with foreign nations.

Judge Lacombe, in speaking of this question says: "That declaration, ambiguous when enacted, is, as the writer conceives, no longer open to construction in the inferior Federal courts. Disregarding various dicta and following the several propositions which have been approved by successive majorities of the Supreme Court, this language is to be construed as prohibiting any contract or combination whose direct effect is to prevent the free play of competition, and thus tend to deprive the country of the services of any number of independent dealers, however small."

To Preserve Competition.

As thus construed the statute is revolutionary. By this it is not intended to imply that the construction is incorrect. When we remember the circumstances under which the act was passed, the popular prejudice against large aggregations of capital, and the loud outcry against combinations which might in one way or another interfere to suppress

or check the full, free, and wholly unrestrained competition which was assumed, rightly or wrongly, to be the "very life of trade," it would not be surprising to find that Congress had responded to what seemed to be the wishes of a large part, if not the majority, of the community and that it intended to secure such competition against the operation of natural laws.

No Permissible Restraint.

The act may be termed revolutionary because before its passage the courts had recognized a "restraint of trade" which was held not to be unfair, but permissible, although it operated in some measure to restrict competition. By insensible degrees, under the operation of many causes, business, manufacturing and trading alike, has more and more developed a tendency toward larger and larger aggregations of capital and more extensive combinations of individual enterprise. It is contended that, under existing conditions, in that way only can production be increased and cheapened, new markets opened and developed, stability in reasonable prices secured, and industrial progress assured.

Motives of a Trust Builder.

I want to quote to you briefly the testimony of one of the witnesses in that case. He said: "My business was conducted by me alone; I had no partner, no corporation. It had got to be a large business and if anything happened to me there was no one there to continue it. The value of the business was in a brand and I became fearful what would happen to it if I should be disabled in any way; it would not be much value to my estate unless someone had a knowledge of the business and knew how to manage it, and then I believed there was a maximum business beyond which you cannot conduct it profitably personally. It will get so big that it requires an organization. And then, too, I was only identified as a scrap tobacco manufacturer, and going by precedent the consuming public of tobacco changes every ten, twelve, or fifteen years, and I have figured that might happen again, and it wouldn't use scrap tobacco and might use something else and then I would not have much business, I thought; whereas, the American Tobacco Company had been in conference with me, I knew the officers, and I made up my mind when a proper proposition was made to me, such as was satisfactory to me, I would be very anxious to affiliate myself with a good big tobacco organization large enough and strong enough to take care of all conditions that might come up. I was not induced to sell out by a decrease of profits or by any unfair competition. I never had any fear they could drive me out of business."

Purpose to be Examined.

Now, while the courts say that this particular individual came in freely and voluntarily, and without compulsion, and while other businesses had grown up, they say all this is immaterial, each one of these purchases of the existing concern complained of in the petition was in restraint of trade when it was entered into, and that is sufficient to bring it within the bans of the statute.

There are three separate opinions here: One of the Judges disagreed. I repeat that it is a new departure, and it is simply an amplification of the principles that before existed in the law, and this case reaches the monster corporation that has grasped into its arms a large number of smaller corporations where that result has been affected by the interchange of stocks and bonds.

It is true in this case that the Court recognizes the principle that if a corporation is formed, in which other companies are bought out for cash, that the right of property may be such that a large corporation may buy the smaller ones, paying cash, but it says when the smaller corporations come into the larger one, taking stocks and bonds of the larger corporation for the smaller, that they have only changed the form of their existence, and the combination—the agreement—is the real thing, and that can be reached by the courts notwithstanding it has the form of a solid unitary corporation.

Evolutions in the Decisions.

Gentlemen, in speaking of these questions to an audience not familiar with legal principles I am aware of the fact that I have to use general expressions. And it is something if I have done no more than to do this, to show you that there has been a gradual evolution in the decisions of the courts, from the passage of the Sherman Act up to the present time, and that there has been no retrogression, but gradually, step by step, there has been constant advancement, all looking to the one idea; that is, that the right of the individual man, the right of the single American citizen, the right of the small grocery-store, as Mr. Wheeler puts it, is far above a large corporation although the economic advantages may be with the industrial com-

bination; yet at the same time the rights of American citizens are far above any such consideration.

While I am not authorized to speak in any degree as to the policy of the Government, I may say that the policy of the Government has been very simple; it simply has been to enforce the law. If the laws upon the statute-book have been too drastic in their operation, then it does not lie with the executive department or the judicial department to take a step backward, but with those who make the law, to change it if they so desire. But as long as that law stays on the books (and I think it will stay and be improved upon, if anything), as long as that law stands upon the statute-book, it must be obeyed in its letter and its spirit; and the ingenuity of man has not been able and never will be able to devise a plan whereby, by any sort of combination or agreement the evils that that law sought to remedy can be put into force.

Preserving the Individual.

The American people, I may say, stepping for a moment from the standpoint of law to that of political economy, are facing indeed a very important crisis in their affairs. For the last 50 years we have been engaged in the accumulation of material wealth; we have pointed with pride to our great commerce; we have let grow statistics showing our commerce has increased by leaps and by bounds.

CALLS ON ITS MEMBERS TO AID NEW YEAR CELEBRATION

Association Appeals to San Francisco Merchants to Make Carnival a Success

In order to promote concerted action among the members, in aid of the New Year celebration, the directors of the Merchants' Association sent out the following bulletin on December 14:

RECONSTRUCTED SAN FRANCISCO'S NEW YEAR CELEBRATION

All sections of the City are preparing to make next New Year's eve a historic and never-to-be-forgotten occasion by celebrating the fact that within thirty-three months after being destroyed by fire San Francisco is herself again and ready to bid the country come and behold what has been accomplished.

The downtown merchants are making extraordinary efforts to celebrate the return to their old quarters. Market street—will be Market street—better than before. Fillmore street is making special efforts to welcome the New Year in the Western Addition. The Mission district—ever alive—will celebrate there, and it is safe to assume that the carnival-loving people in the North Beach district will do their share in celebrating the occasion.

The annual New Year's eve celebration in San Francisco was already becoming more and more one of the unique features of this City. Let our people all unite and contribute toward making this year's efforts a success, so that in the years to come tourists will make it a point to be in San Francisco on New Year's eve, and so that special excursions will be run from the adjacent country, bringing thousands of people to the City for the occasion.

This will not only make more business and fill our hotels, but it will also be a splendid advertisement for San Francisco.

Special police protection has been promised this year to prevent any disorderly acts, and the best people of the City are preparing to take part in the occasion.

Let all join in for a harmonious and happy New Year's eve.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

ANDREW M. DAVIS, President.
L. M. KING, Secretary.

December 14, 1908.

The success of the celebration shows that the appeal was heeded.

Evidence accumulates, bit by bit, of an increase of population in San Francisco. Before the fire the number of separate property holders in the City was estimated at about 40,000. It is now something near 55,000.

But now we are beginning to realize that a government has other objects than the creation of large fortunes or the mere extension of commerce; that a government is composed of men who live in it, and of children and children's children who must follow it (applause) and that it is far better that prosperity and happiness should be diffused among all the people, that every one of the eighty millions of people in the United States should feel that he individually is a factor in these United States; that in time of war it is his duty and his privilege to carry a musket in its defense, and that in time of peace he is entitled to some of the prosperity that flows from our great natural privileges. And it is no answer to that principle to say that commerce as shown in statistics may grow larger by combination the effect of which is to drive out the individual and to fortify the monster corporation.

I am not here to discuss the question of the trust from that standpoint; I am only speaking of it now from the standpoint of showing the legal principle which underlies it, and I am saying, and repeat, the principle underlying all these decisions is, that it is good that there should be competition and that industry should not be centered in few hands. (Applause.)

At the conclusion of Mr. Devlin's address, the meeting adjourned.

EX-PRESIDENT SYMMES ON MUNICIPAL LEAGUE COMMITTEE

Merchants' Association Represented by Its Former Head on the Na- tional Organization

Mr. Frank J. Symmes, former president of the Merchants' Association, and at present a member of the Board of Directors, has been re-elected a member of the executive committee of the National Municipal League. The president of the League is Hon. Charles J. Bonaparte of Baltimore, and its secretary is Clinton Rogers Woodruff, the widely known authority on civic affairs. A great deal of good has been accomplished by this organization, whose objects are stated as follows:

First—To multiply the members, harmonize the methods and combine the forces of all who realize that it is only by united action and organization that good citizens can secure the adoption of good laws and the selection of men of trained ability and proved integrity for all municipal positions, or prevent the success of incompetent or corrupt candidates for public office.

Second—To promote the thorough investigation and discussion of the conditions and details of civic administration, and of the methods for selecting and appointing officials in American cities, and of laws and ordinances relating to such subjects.

Third—To provide for such meetings and conferences and for the preparation and circulation of such addresses and other literature as may seem likely to advance the cause of good city government.

ROOSEVELT SUGGESTS ONE HEAD FOR THE CAPITAL CITY

Would Have Washington Governed by a Single Executive Instead of Three Commissioners

President Roosevelt sent a special message to Congress last month recommending that the government of the District of Columbia be reorganized. The president suggests that there should be a single governor instead of a governing commission of three, that municipal departments should be substituted for the existing bureaus, and that among them should be a new one to be known as the Department of Housing and Labor.

There is said to be half a billion dollars invested in electric power plants in California.

HOW EASTERN CITIES DEAL WITH THEIR STREET CLEANING PROBLEMS

New York Commission Finds the Best Way to Keep Pavements Clean is by Means of Hand Sweeping in the Daytime and Flushing at Night

Now that San Francisco is beginning to acquire again streets that can be cleaned, one of our most important municipal problems arises in regard to the proper way to clean them.

Four methods of dealing with street refuse are in vogue in Eastern cities: Machine sweeping, hand sweeping, machine flushing and flushing with small hose attached to fire hydrants. A commission consisting of H. De B. Parsons, Rudolph Hering and Samuel Whitely has recently made an exhaustive report on the subject to Mayor McClellan of New York. An epitome of the report is presented by the Municipal Journal and Engineer for May 13, and much valuable tabulated data is presented with it. The conclusion of the commission in regard to street cleaning is that the best method is a combination of hand sweeping for the immediate removal of litter, combined with flushing at night from one to seven times a week. On the general subject the Municipal Journal and Engineer says:

The commission believes that where street pavements are in only a fair condition of repair, the cost of cleaning is 20 per cent, or more, greater than when they are in good repair; and that when their condition is bad the cost of cleaning is more than 40 per cent greater.

It would seem as though in many cases it would cost no more to keep the pavements in good repair than the additional sum required for cleaning them—if they are really cleaned.

Hand sweeping undoubtedly cleans the street more effectively than machine sweeping, especially where the pavements are rough and uneven. Hand sweeping also removes wet dirt and slime as machine sweeping will not.

Flushing or washing with water, while it is not a new method, has not until recently been used in American cities on a large scale or under favorable conditions.

Hydrants and Wagons.

Two ways of flushing are employed; by the use of a nozzle connected by a hose to a fire hydrant, and by wagons similar to the ordinary sprinkling wagon, the water being forced out under air pressure through a nozzle of special design.

The first usually results in a thoroughly clean pavement, but at the expense of a large volume of water applied with unnecessarily great force. As the average amount of water from a fire nozzle may be taken at 235 gallons per minute and the area washed at from 4,000 to 10,000 square yards per hour, actually operating four-fifths of the time, the quantity of water used would average about 1.88 gallons per square yard of pavement. Three men are required in an outfit, one to handle the nozzle and the other two to assist in manipulating the hose and to broom spots where the dirt adheres to the pavement with unusual tenacity. Under these conditions the cost of flushing would be as shown in the table:

Cost of One Outfit.

100 linear feet of 2½-inch hose.....	\$110.00
1 standard plain fire nozzle.....	12.50
6 brooms.....	3.90
Total.....	\$126.40

The annual charges, with interest at 4 per cent and repairs and depreciation at 1.50 per cent, would be \$194.66, or \$63 per day.

The daily operating expenses with three sweep-

ers at \$2.19 and 90,000 gallons of water at \$90.00 per million would be \$14.67. The total cost per day would therefore be \$15.30. As about 48,000 square yards should be flushed in eight hours, the cost per 1,000 yards would be \$3.19.

Twenty-five Cents for Washing 1,000 Yards.

"While there are not sufficient experimental data to verify such a conclusion, we believe that equally efficient and nearly as rapid service could be secured through the use of smaller hose equipped with a special nozzle, equivalent in capacity of discharge to a nozzle one inch in diameter, throwing a fan-shaped jet (the long axis of the jet parallel to the surface of the pavement), and the restriction of the pressure at the nozzle to not more than thirty pounds per square inch." The daily cost of washing with such apparatus is estimated at \$.479 for annual charges and \$.564 for operating expenses consisting of two sweepers and 57,600 gallons of water. This gives a total of \$10.043 a day, to cover 40,000 square yards, or a cost per 1,000 square yards of \$.251.

Flushing Machines.

Several of these machines have been in experimental use in New York for some months. They consist of two air-tight compartments, one for water with a capacity of about 600 gallons, and one for air, the two being connected by a passage above the water line. When the water compartment is connected by hose to the fire hydrant the air is driven from it by the entering water into the air compartment, the relative capacity of the two being so designed that when the water tank is filled the air in the air chamber will be compressed to thirty-five pounds per square inch. In this condition the wagon is used, the water being forced by the air pressure through a nozzle so constructed that a jet or sheet of water impinges upon the pavement at a suitable angle, loosening the dirt and washing it toward the gutter. As in the use of sweeping machines, two machines may work together, one washing from the center half way to the gutter, the other carrying the material to the gutter, at the same time cleaning the remaining portion of the pavement; or one machine may make two trips.

Costs of Machine Flushing.

The data collected by the commission differs greatly as to the area which may be cleaned per hour and the quantity of water used. They indicated, however, that such a machine may be expected to clean satisfactorily about 3,500 square yards of pavement per hour and that the water required would be two gallons per square yard flushed. Upon this basis the following estimate of cost was made:

Cost of One Outfit.

1 flushing machine.....	\$1,000.00
6 hand brooms.....	3.90
3 shovels.....	2.25
2 horses.....	600.00
2 sets of harness.....	50.00

Total..... \$1,656.15

Annual charges at the same rates as in the former cases, \$.982 per day.

Operating Expenses.

1 driver.....	\$ 2.19
½-day helper.....	1.09
Maintenance of two horses.....	2.70
4 laborers collecting dirt in gutters.....	8.00
Rent, storage of machine.....	.20
Value of water used, 56,000 gallons.....	5.04

Total..... \$19.22

This gives a total cost per day of \$20.22, which,

if 28,000 square yards be cleaned in eight hours, would make the cost \$.721 per 1,000 yards.

Best Method of Cleaning.

In favor of flushing, the commission says that by no other practicable method can the streets be kept equally clean. Where the work is properly done the result leaves little to be desired, as not only the coarser fragments, but the dust in dry weather and the mud in wet weather are effectually removed. Street sprinkling is unnecessary where flushing is used. If it is conceded that dust and mud are the most objectionable and damaging forms of street dirt, then it must be conceded that washing is the most effective way so far discovered of cleaning city streets.

The estimates quoted show that the most expensive method is that of flushing by machine; that flushing by hose and machine sweeping almost tie for second place; that hand sweeping or the patrol system comes next; and that the least expensive method would be by flushing by small hose and nozzle as suggested by the commission.

Sprinkling of Little Real Use.

In connection with street cleaning, the commission considers that street sprinkling does nothing toward cleaning the street, but simply alleviates the nuisance of uncleaned streets. A street which is paved and kept clean requires no sprinkling, but this can be said of no method of cleaning except flushing. As it is usually done, sprinkling converts fine street dust into a slime which renders all smooth pavements dangerously slippery. Moreover, this slime in warm weather is a prolific breeding place for disease germs, it clings to the feet and clothing of pedestrians and, with its accompanying germs, is carried into buildings. The entire cost to New York of such thorough cleaning of its pavements as would render sprinkling them unnecessary should not greatly exceed the amount now paid for sprinkling alone, and the commission believes that such conditions should be realized. In these remarks they, of course, refer only to paved streets and not to macadam, gravel and earth roads, which must be sprinkled or oiled to prevent dust.

Recommendations of the Commission.

As a conclusion from the above considerations, the commission decided that only some method of street flushing would give satisfactory results.

They recommend the combination of hand sweeping for the immediate removal of litter, combined with flushing at night from one to seven times a week. This they estimate would cost about 20 per cent more than the present system; but it would produce clean streets, which the present method does not. The superintendent of street cleaning is now making arrangements for cleaning the streets by flushing under contract. It is proposed to endeavor to reduce the amount of water used to a minimum by requiring that the contractor pay the city by meter measurement for the amount which he uses.

The city of South Norwalk, Conn., owns its own electric lighting plant and sells power at from 5 to 3 cents per thousand watts. The price charged consumers in San Francisco is somewhere between 8 and 4 cents. South Norwalk has recently been chosen by an English silk manufacturing concern for the establishment of a factory on account of the cheapness of power, and it is time San Francisco had something in that line to offer manufacturers.

HERBERT E. LAW MAKES HIS REPORT ON THE NATIONAL CURRENCY CONFERENCE

Special Delegate from the Merchants' Association of San Francisco Sums Up the Results of the Meeting for Monetary Reform at New York

At the preliminary conference on Currency Reform, called by the Merchants' Association of New York, and held in that city on Nov. 18, the Merchants' Association of San Francisco was represented by Mr. Herbert E. Law, as its special delegate. Mr. Law has made an extensive and valuable report to the Association, which is, in part, as follows:

The agitation for a currency system that should embody the best thought and experience on the subject and meet in the largest measure the business requirements of this country began soon after the panic last year. It has, since then, been held that the financial disturbance to which the country was subjected, and which has been followed by commercial and industrial depression, might have been averted by an elastic currency system through which the circulating medium could have been increased as the business needs demanded.

The National Congress, acceding to popular demand, enacted into law the so-called Aldrich-Vreeland currency measure as a temporary expedient, to serve until a safer measure could be provided. The country was unprepared for a currency law upon which both the banker and merchant were united, and which should stand as a part of any fixed policy on public finance.

A Government Commission.

Recognizing this fact, both the Senate and the lower house of Congress proceeded to create the so-called National Monetary Commission for the purpose of instituting exhaustive investigations into the various phases of banking and public finance and to formulate a suitable currency measure.

The business interests of the country have, however, held that while the National Government had pursued the proper course in securing an ultimate solution to the currency problem, the public must awaken to the importance of the problem itself and co-operate with the governmental factors in reaching a solution that should be sound and tenable.

In line with this thought the Merchants' Association of New York took the initiative by calling together the representatives of the leading commercial bodies of the United States for a preliminary conference, with the view of ascertaining how and to what extent an active interest in the currency question could be stimulated.

The Currency Conference.

The conference, which consisted of about thirty representatives, representing that many thousands of merchants and manufacturers, soon developed the fact that the commercial interests of the country are keenly alive to the great importance of sound currency legislation, and to the necessity of an educational movement in that direction. It was believed that the merchant was as vitally interested as the banker, and that no sound currency measure could hope to be enacted into law unless an intelligent public sentiment was behind it.

This did not imply that the National Monetary Commission headed by Senator Aldrich was not an efficient medium for the collection and collation of data, but that average conclusions might be reached, some of which might be of doubtful value. It was frankly admitted that the average American merchant was ignorant of the underlying principles which governed public finance and which must form the basis for a sound currency law. And while it was conceded that the banker knew what was advantageous to the banking interests, the business man was more vitally concerned in a serviceable currency measure than the banker. While there were about 12,000 banking

institutions there were 1,200,000, or one hundred times as many, business firms in this country. Therefore the latter had more interests at stake than the former.

Convention or No Convention?

The organization was perfected by selecting Mr. Henry M. Towne (of the firm of Yale & Towne), president of the Merchants' Association, as the chairman of the conference. Mr. DeBerard, of the Association, was elected secretary.

Mr. Irving T. Bush (president of the Bush Terminal Company), chairman of the Association Committee on Currency, outlined the purposes of the conference and told of the efforts made by his committee in the direction of desirable currency legislation. He stated that a stage in the labors of the committee had been reached when it was deemed expedient to invite the counsel and judgment of the commercial bodies throughout the country.

The correspondence with these organizations led to an expression on the subject, and out of seven hundred and seventy-seven replies received seven hundred and thirty-two declared emphatically the necessity for currency reform and advocated the calling of a convention, while the remaining forty-five expressed a preference for the study of the subject by a commission.

The call for the conference pointed out the desirability of determining whether or not to call a national convention. Here it soon developed that the immediate calling of a convention would be unwise; that while such a step might become necessary later on the country was not ready to give definite expression on the question in hand. It was conceded that no question of national import was so little understood as was the currency question.

Credit Currency.

Mr. Bush stated that the Merchants' Association of New York had opposed the original Aldrich bill and had favored the Fowler bill; that at present it was not committed to the Fowler bill, but that it still favored the principle which governed this measure; that it was committed to a credit currency.

The discussions which followed brought out expressions which may be summarized as follows: That the currency of a country is to commerce what the life's blood is to the human body.

That, while the bankers had done something toward solving the currency problem, the business men of the country had not.

That the commercial interests of the nation must get together on this question, crystallize public sentiment in the right direction and strive to secure a modern monetary system which shall be specially adapted to the needs of this country.

That the efforts now made by the so-called Aldrich Currency Commission (National Monetary Commission) have been wisely planned, and if honestly pursued may lead to a correct solution.

An Independent Attitude.

That, while the attitude of the business public toward the Aldrich Commission should be friendly and co-operative in character, an independent attitude should be maintained as to the conclusions which should be drawn from the data and information furnished by the commission or upon the currency measure that should finally be offered for adoption.

That a national organization of business men would be more effective in securing desirable legislation than would an organization of bankers, not that the latter was less worthy of confidence, but that public sentiment would be less apt to reinforce its efforts.

That, first of all, it is highly essential that a unity of understanding be secured as to the principles which underlie the currency question; that

a widely diffused understanding of such principles is more important at this time than the formulation of measures, since a correct understanding of a problem must precede a correct solution.

Congressman Fowler's Position.

One of the features of the conference was a speech by Congressman Fowler, the framer of the so-called Fowler Currency Bill. Mr. Fowler took a pessimistic view of the prospect for desirable currency legislation. The average congressman, he said, was noncommittal on the subject, first, because he knew nothing about it; second, because he had his re-election constantly in mind, rather than the good of the country. The great evil of the day is, he said, that public men are unwilling to stake their own careers upon measures that are right. Men will consult their own personal welfare before acting upon that which will result in the common good.

While Mr. Fowler believed in the plan of a central bank, he favored the establishment of a series of central banks upon the zone idea as being more practical in this country. He believed such a plan would insure the depositor against possible loss and enable the supply of currency when and where needed.

Congress Must Be Led.

He denounced in strong terms the exploitation of safe deposit boxes by banking institutions. He pointed out an instance during last year's panic where three persons had withdrawn actual cash, mostly in gold, amounting to \$2,500,000 from the deposit of a bank and placed it in the safety deposit boxes of the same bank. Such a procedure, he held, is not only highly detrimental to the business interests of the country, but one in which the banker becomes the instrument of his own destruction.

Reverting to the keynote of his speech, Mr. Fowler said: "If we are to have a currency system that shall conserve the best interests of the nation it will have to come as the result of your efforts. The commercial bodies of the country will have to take up the question, study its principles and make a united front against legislative timidity and inactivity. If Congress once realizes that the business men understand this question and will make a united front in obtaining relief, action will follow. Public opinion must first be crystallized, and the commercial organizations throughout the country are the best medium through which to create it."

The Resolutions Adopted.

The following resolutions were unanimously adopted:

Resolved, That this conference is deeply impressed with the necessity of having enacted into law a measure which shall reform our currency and banking system and place it upon a sound and equitable basis.

It therefore recommends that the commercial bodies of the United States shall take under immediate consideration and give careful study to such legislation as may be required to accomplish this end.

It also recommends that such commercial bodies appoint special committees for the study of what changes are needed, so that they may be prepared to act in union either in support of the National Monetary Commission or along such lines as may be deemed best for the interest of the business community.

Resolved, That this conference deems it unwise to call a convention at present, but recommends that all commercial bodies join in the formation of a permanent national organization for the purpose of studying the currency and banking question, of disseminating information and keeping alive public interest, and of carrying into effect the results of their conclusions.

Resolved, That a committee of seven be ap-

pointed by the chair to invite the co-operation of commercial and civic bodies and to recommend to them further details of organizations, with especial reference to—

- (a) Organization and finance.
- (b) Education and literature.
- (c) Legislation.

The committee of seven appointed in pursuance of the resolutions consists of the following:

Irving T. Bush, Merchants' Association, New York.

Francis T. Simmons, Association of Commerce Chicago.

R. C. Rhett, Chamber of Commerce, Charleston, S. C.

Herbert E. Law, Merchants' Association, San Francisco.

Finley Archer, Trades League, Philadelphia.

William George Bruce, Merchants' and Manufacturers' Association, Milwaukee.

Lyman H. Treadway, Chamber of Commerce, Cleveland.

Plans of the New Organization.

The name adopted by the executive committee for the new organization is the "National Currency League, a Federation of Commercial and Civic Associations of the United States." As indicated by the title and the explanatory phrase which accompanies it, the movement is one which is fostered by the commercial bodies of the country and is to be carried into successful execution by them.

The first step to be taken is to set forth the plans and purposes of the movement, make certain recommendations and secure the active co-operation of every commercial and civic organization in the country. These plans and recommendations will embrace the following:

First—Every commercial, civic or economic organization is urged to appoint a special committee on currency, one-fifth of the personnel of which is to consist of bankers.

Second—A study of the principles of public finance is urged. The reading of standard works on banking and finance and lectures by professors in economics are recommended.

Third—A careful examination of the reports issued by the National Monetary Commission is suggested. The National Government aims to make liberal distribution of these reports. The National Currency League will co-operate in such distribution in order that all persons and organizations interested in the subject may be kept in touch with the labors and findings of the monetary commission.

Campaign of Education.

Fourth—The National Currency League, 66-72 Lafayette Street, New York City, will answer all inquiries regarding modern literature and furnish such information as may enable committees on currency to obtain complete and impartial light on the subject. At the proper time the league will cause the preparation of digests and treatises by eminent economists based upon such facts and experiences as may be brought out by the monetary commission or as may be obtained from other sources.

The league will primarily seek to awaken a realization to the importance of a modern and approved currency system and stimulate a study of the principles which govern public finance. It will also prompt a widespread consideration of all the facts to be presented by the monetary commission and such collation and illumination of these facts as may lead to consistent and logical conclusions.

In the mission and purpose which it has set for itself the league deserves the earnest co-operation of the commercial bodies throughout the country. It has taken up a great task in an unselfish and patriotic manner with the avowed determination to shed the light of truth upon one of the most important economic problems now before the American people, in order that a correct solution of it may be obtained.

Mr. Law has offered a resolution authorizing the president of the Association to appoint a Committee on Currency to consist of ten members, two of whom shall be merchants, two manufacturers, two bankers, two lawyers and two students of economics. The resolution has been referred to the Committee on Revenue and Taxation.

ASSOCIATION'S INSPECTION HAS BEEN THOROUGH AND VALUABLE

So Rigorous That While Some of the Contractors Made No Money, the City Received Good Work for the Sums Expended

Although in its inspection of public improvements under the bond issue it has not been the policy of the Merchants' Association to pick small flaws in the work where the contracts were being executed in a sound and substantial manner, yet the Association's activity in insisting upon substantial compliance with the contract has caused heavy loss to the contractors in many instances, and caused some firms to stop bidding on city work. It has not been pleasant for these contractors, many of whom were tempted to bid too low, but it has been beneficial to the City, which has, in every case inspected by the Association, received value, and in some cases more than value, for its money.

In reporting on the completion of the Commercial-street sewer, the Association's engineer, Mr. Benjamin Heath, says:

The completion of this sewer winds up the funds from the first bond issue and it is undoubtedly the last sewer that will be built thereunder. I desire to say that at all times my suggestions to the city engineering department have been received and acted upon. The result to the City has been a finely constructed line of sewers, but done at a heavy expense to the contractors, many of whom have lost large sums of money in making their work conform to the specifications and the inspection. This result was owing to the uncertainties of bidding on unknown underground conditions, and to the quality of the work exacted through the inspection of this Association; conditions which they were unprepared to meet in their bids.

Under the charter the Board of Public Works is obliged to award a contract to the lowest bidder, provided he furnishes bonds to complete the work. This rule should be changed so that a bid that was manifestly too low could be thrown out.

I call the attention of the Association to the contract for the sewers on Market Street. The engineer's estimate was about \$130,000, and the bid, by a new and inexperienced contractor on city work, was \$90,000. The result was that after a month's work he gave up. The City was compelled to complete the work and the cost was up to the engineer's estimate.

Work on public improvements that has been inspected by the Association has progressed steadily, and down to Dec. 19 was, according to the reports of the inspector, in about the following condition:

Fulton Street Sewer.

The concrete sides have been laid in the block from Fulton to Grove on Devisadero Street.

Fourteenth Street Sewer.

During the week the contractor has been engaged in trenching for a concrete sewer from Fourteenth to Erie on Howard Street. Connection has been made with the old sewer at Folsom. About 100 feet of 24-inch pipe has been laid on Howard Street between Thirteenth and Fourteenth.

Mission Street Fire Cistern.

A leak was discovered in this cistern, and repairs have been under way. The inside plaster coat has been applied and the false work to support the dome set up.

Van Ness Avenue and Market Cistern.

Little has been done besides setting a concrete plug in the well hole.

Sutter Street Pavement.

The block from Montgomery to Kearny has been cleaned and the binder and asphalt top have been laid. Work and material are good.

Montgomery Street Pavement.

Gutters have been laid to Washington Street on the east side and curbs reset from Post to Pine on the west side. Gutters are paved to Bush Street. Several catch basins have been built and the concrete has been laid from Post to Bush and from Sacramento to Clay. The block from California to Sacramento has been covered with the binder and asphalt. Work and material are up to contract.

Battery Street Fire Cistern.

During the week the concrete bottom and walls were put in.

Market Street Paving.

This contract remains uncompleted.

Commercial Street Sewer.

Work on the contract came to an end a hundred feet east of Sansome Street. The Board of Works found the necessary money and ordered the sewer extended to the east line of Sansome Street. At this point the connection with the brick sewer has been made, all side sewers have been connected and the work has been completed in good order.

ACTIVE CAMPAIGN RESULTS IN RESTORED SIDEWALKS

Good progress is being made in the rebuilding of sidewalks in the burned district since the matter was taken up by the Merchants' Association. The South of Market Improvement Association has rendered valuable services to its particular section, and individual complaints from other parts of the burned district have been taken up promptly when the attention of the Board of Works was called to them. Mr. Joseph I. Dimond, the special inspector detailed for this work by Mr. Broderick, superintendent of street repairs, has been active in looking up property-owners and urging them to comply with the law. Specific results are being obtained rapidly. For example, the south side of Mission Street, between Fremont and Beale, is now in good condition. On Mission Street, above Main, the American Tool Company has laid its sidewalk, according to promise. The Bothin Real Estate Company has completed its sidewalk on Howard, between First and Second. The Southern Pacific Company, owning large holdings on Beale and Main streets, agreed to put its sidewalks in order, and has made an appropriation for that purpose.

Sidewalks on Front Street, from California to Clay, are receiving the attention of the inspector and are being put into condition as rapidly as circumstances will permit. Jackson Street, between Battery and Sansome, will soon be attended to and a temporary walk at the corner of Stockton and Green streets, which was built too narrow, will be widened.

Merchants' Association REVIEW

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

WORK FOR THE TRAFFIC BUREAU

The freight rate agitation is one of the most promising efforts ever put forth in San Francisco. If you try to find out "what is the matter with San Francisco" you will not find the main trouble in earthquakes, or fires, or bubonic plague, or knockers, or sectional dissensions, or even rotten politics, though all these are bad enough, but in unfair freight rates, made without system, without order, without plan, purpose or consistency, except consistency with the plan and purpose of getting what the railroads and steamer lines require for themselves.

You will find it in the sort of freight rates that enable a Chicago merchant, for example, to haul goods from Yokohama to Chicago as cheaply as they can be brought to San Francisco; or that enable a man in Shanghai to get hardware from Pittsburg as cheaply as it can be brought to this City. That is the reason why the headquarters for the matting trade are in Baltimore, and for teas and silks in New York or some other eastern city.

A great deal has been claimed, and proclaimed, for San Francisco's "peerless position on the route of Oriental commerce." Under the economic operation of such freight rates as that this City is off the map. All San Francisco gets out of the Oriental trade, generally speaking, is what is spent for stevedoring and drayage and what the passengers leave here when they stop at our hotels. We have no large importing and jobbing houses, as we should have, selling goods east and west and promoting the industries incident to advantageous buying of raw materials. On each of the last two eastbound voyages of the Korea she brought into this port nearly a million dollars' worth of raw silk. But it did not stop to be manufactured here, as one would naturally expect it to be. It was rushed East as fast as possible.

San Francisco's freight rate location should correspond with its geographical site. It does not. We are a way station, but little more.

Some day the Panama canal will relieve the situation, but it ought to be relieved

sooner. The organizations that have been protesting against increased rates should go deeper into the matter and make a fight against inequitable rates. They should see that San Francisco is given its proper place on the traffic map. Reno has been fighting for that—so should we. The Interstate Commerce Commission made a move in that direction when it adopted Rule 86 of Tariff Circular 15A, commanding the railroads to publish the rail proportions of rail and water rates from Asiatic ports to points inland and vice versa; but protests against the regulation have been filed in numbers, and the railroads are said to have taken the sort of action on the rule that makes the matter worse. If they would honestly carry out the spirit of the regulation San Francisco would immediately have traffic advantages over Eastern competitors to an extent that would, probably, not only double our commerce and jobbing business, in a short time, but build up manufactures as well. That is the opinion of some of our leading merchants. Unfortunately there does not seem to be a disposition on the part of the railroads to treat us as we should be treated. To a commercial city, a seaport town, freight tariffs are vital, and those affecting San Francisco ought to be ironed out, not for the especial benefit of canned peaches, dried prunes, raisins, or this, that or the other particular commodity, but in the interests of fairness and justice, which would promote the welfare of San Francisco and of California as a whole.

Let us have freight rates based on the cost of transportation—not on arbitrary classifications of commodities and fictitious "water competition." Then, and not till then, shall we prosper as we should.

PACIFIC COAST TRUSTS

According to Mr. Frank L. Brown, who spoke at the banquet of the Merchants' Association on December 2, the Pacific Coast is threatened with the early formation of a lot of little local trusts. Mr. Brown does not use the word "threatened," but that is the proper word to use. His prophecy is likely to come true unless the freight rate situation affecting San Francisco is handled in a way to promote the good of the whole people, instead of in a way to make the people dependent on neighboring producers for everything they use. It is a good thing to patronize home industry, but it is not wise to give home industry, through the protective operation of railroad and steamship tariffs, absolute commercial power locally, unchecked by any fear of outside competition.

A COLD PROPOSITION

Some local newspaper accounts of a recent rather important piece of current history contained allusions to the "icy waters of the bay." The waters of San Francisco bay are not icy. Nobody ever saw any ice in the bay, unless it was thrown from the wine cooler of a yacht or fell overboard from a box of salmon in transit. Ice never forms in San Francisco bay, any more than snow-

drifts form on Market street. Yet to the mind of an eastern reader the phrase to which we refer might well suggest visions of drifting bergs and floes, tenanted by Polar bears, like the scenery on a soda fountain. Journalists like that does not help San Francisco, however acceptable it may be in Los Angeles.

UNITE, OR GET NOTHING

If anything valuable is to be accomplished at Islais Creek, one thing is absolutely essential, and that is that San Francisco shall not go before the Legislature divided and at war with itself. Whatever differences of opinion may prevail in this City must be reconciled before we ask anything at Sacramento.

It is extremely unfortunate that anything in the nature of a contest of policies should have arisen in regard to the improvement of our port. Yet that sort of thing characterizes great cities. Small communities can unite more easily than large ones. The interests at stake are not so important, the factions not so large. In a city of the size of San Francisco it is much easier to talk about getting together than to get together. Yet that must not be allowed to result in paralysis. Each side must learn to give the other due credit for decency of motive, and both sides must understand that without a united front, neither is apt to get anything.

The Merchants' Association, which has taken no stand on the matter in controversy, desires, above all things, to see harmony and peace, for the good of the whole City, and is putting forth its best efforts to find a basis of compromise by inviting other organizations to join in conference, so that some positive and definite agreement may be reached on which all can stand and for which all can work.

MAYOR TAYLOR'S VETO

The statement of a rationalizing principle is contributed to the "home industry" discussion by Mayor Taylor in his veto of the appropriation for making fire alarm boxes in San Francisco. He says:

"It is well to point out that the box we have in use and are now making lacks one of the most essential requisites of a modern fire alarm box—that of non-interference; whereas the Gamewell box adopted by the Department of Electricity has this great and necessary quality. When we come to consider the unequalled disaster suffered by San Francisco from fire it surely behooves us to procure a fire alarm box of the very latest and best. The early ascertainment of the locality of a fire and the speed with which the engines are enabled to reach it are of paramount importance in the matter of preventing the spread of the conflagration. Surely we in San Francisco can afford to risk **nothing** in such a matter; we must have the **best**, no matter where it can be procured."

Members may have their firm names appear in the Review's directory under any heading they desire, but no name may appear there more than once.

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THE BOARD OF DIRECTORS.  DEVOTED TO MUNICIPAL GOVERNMENT
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SAN FRANCISCO, CAL., FEBRUARY, 1909.

No. 150

BUSINESS OPPOSES TRACK GAMBLING

Merchants' Association Votes Overwhelmingly to Have It Stopped in California

The Board of Directors of the Merchants' Association has polled the membership of 1,400 on the race track question with the following result down to January 26:

1—Do you favor legislation prohibiting race track gambling?

2—Do you favor the Merchants' Association actively supporting legislation to that effect?

1	{ Yes 807	2	{ Yes 798	Conditional . . . 1
	{ No 22		{ No 31	Total 830

This is one of the largest votes ever given by the membership of the Merchants' Association on any public question. The unconditional opposition to race track gambling is over 96 per cent of the total. Results were transmitted to Governor Gillett, to every member of the Legislature and to Earl H. Webb, president of the Anti-Race Track League, just before the Senate voted on the matter. This decisive expression at a critical stage, of the business sentiment of San Francisco, is said to have contributed heavily to the reform cause.

COMMERCIAL BODIES AGREE ON ISLAIS CREEK PURCHASE

After Long Negotiations the Chamber of Commerce, Merchants' Exchange and Merchants' Association Unite on the Plan to Buy Sixty-three Blocks

The purchase by the State of 63 blocks instead of 44 at Islais Creek Basin for a sum not to exceed \$1,000,000.—

An eight-million-dollar bond issue instead of a seven-million-dollar one for the general improvement of the San Francisco water front, including Islais Creek Basin when necessary.—

These are the proposals in behalf of which the Chamber of Commerce, the Merchants' Exchange and the Merchants' Association have mutually agreed to join their efforts; to which leading representatives of the Mission and of various interests involved have consented, and which ought to settle the Islais Creek controversy. It is an end toward which the Merchants' Association has been working for weeks.

The proposals constitute a program with which San Francisco can go to the Legislature as a unit with some hope of getting what it asks. The adoption of it by all the parties in interest should wipe out any sectional feeling that may have arisen over the vexed question of the nineteen blocks at the apex of the Islais Basin triangle.

The proposed increase in the bond issue will enable the Harbor Commissioners to improve the entire water front, including Islais Creek Basin, but it is the understanding that these bonds are not to be sold faster than the

expansion of the port revenues will provide interest for them. It is considered justified by the fact that the bonds are to be for 75 years instead of 20, and that payments to the sinking fund for redemption will not have to begin until the first quarter of the term has elapsed.

The agreement was reached and ratified by the directorates of the three commercial bodies named, after a long series of efforts by a special committee of the Merchants' Association, of which committee M. H. Robbins Jr. was chairman, to get the various interests together so that San Francisco might accomplish something at Sacramento instead of being refused on the ground that its various factions could not agree on what the City

wanted. The Directors of the Association felt that having remained neutral in the matter thus far, their organization was in a position to take the initiative toward a concert of action without having its motives misconstrued. The Directors of the other two commercial bodies mentioned were invited to meet with the Directors of the Association, and the joint meeting resolved that each organization should appoint three delegates to devise a working plan, which should provide for the best interests of the City and State, and upon which all could unite. These delegates were, for the Chamber of Commerce, James C. Moffitt, Capt. William Matson and William Gerstle; for the Merchants' Exchange, E. W. Ferguson, W. G. Barnard and William Smellie; and for the Merchants' Association, M. H. Robbins Jr., Frank J. Symmes, and Fred G. Sanborn.

Numerous meetings were held, representatives of the various interests concerned appeared and stated their views; these views were carefully weighed, and the conference reached the conclusion unanimously that the highest public interest demanded the purchase of the entire sixty-three blocks, provided they could be had for a sum not to exceed \$1,000,000. The directorates of all three organizations approved this finding, and each authorized its respective president to arrange jointly with the others for a plan of procedure.

It was decided that the bill of the Federated Harbor Improvement Association for a seven-million-dollar bond issue ought to be raised to eight millions, in order to provide for dredging and otherwise improving Islais Basin whenever the Board of Harbor Commissioners should deem it necessary. The Harbor Board will not be limited to a million nor compelled to use that much. The amount available will simply be made larger so that the Harbor Board's hands will not be tied.

On the part of those concerned in this effort to bring the various interests together it is felt that much good has been accomplished, not the least valuable part of which is the tendency toward the elimination of sectional lines in dealing with the general interests of San Francisco.

ENDORSEMENT COMMITTEE HAS DECIDED TO RESUME ITS WORK

Charities Will be Investigated and Merchants Asked to Give Only to the Worthy and Useful

The Charities Endorsement Committee has decided to revive its activities and resume its functions of standardizing charity work in San Francisco and guarding contributors against impostors. This will be most acceptable news to hundreds of merchants that

depended upon the Committee, before the fire, to guide them in making donations to philanthropic institutions.

Members of the Committee.

As now constituted, the Charities Endorsement Committee consists of the follow-

ing members: Andrew M. Davis, Fairfax H. Wheelan, Joseph D. Grant, representing the Merchants' Association; Dr. Jessie Peixotto and Osgood Putnam, representing the Associated Charities, and Rev. Denis O. Crowley and J. C. Astredo, representing the charitable institutions at large. The secretary is Miss Katherine C. Felton, general secretary of the Associated Charities. Mr. Harry R. Bogart will act as a general business manager and assist in the work of making investigations in the field.

The committee held its first meeting since the fire in December, 1908, at the offices of the Merchants' Association. At that session it was determined to resume work on practically the same lines as of old, and, as a first step, to issue a handbook of endorsed charities as a sort of local directory of reputable institutions. This book will be published by the Merchants' Association and will be ready for distribution some time this month.

Survey of the Field.

It has also been decided by the Endorsement Committee to make a special study of the whole charity situation as it exists in San Francisco now, so that a statement may be made to the community showing what lines of charitable work most need development and most require large expenditures of money as an aid to proper support of the city's general philanthropic work.

The Charities Endorsement Committee was instituted and organized by the Merchants' Association in the effort to find some method by which the community, and especially the merchant part of the community, might be protected against unworthy and fraudulent appeals for money in the name of charity. The need for some relief was most evident to the merchant, because he was most frequently appealed to.

The charitable people of San Francisco, without definite information on the subject and fearful of refusing meritorious applicants, had been supporting a horde of counterfeit organizations and faking solicitors that appealed in all sorts of guises; some of them maintaining noisome and unsanitary shelters where the public health was jeopardized by nesting tramps, and some of them keeping up sumptuous offices down town, whence they sent forth fashionably dressed young women to peddle tickets for "charity concerts" and "benefits" that benefited nobody but parasites. A dozen times a day the San Francisco merchant was victimized, and knew it, and knew that worthy institutions had to divide their due support with impostors, and he could do nothing about it.

Helpful Discouragement.

The Charities Endorsement Committee in time put the parasites to flight. Endorsement was extended to charities that had been thoroughly investigated and found to be doing honest and useful work, and to no others. Merchants were furnished lists of such institutions. Cards were printed and distributed, to be hung in business offices, stating that contributions would be made to none but endorsed charities, and solicitors were told to show their endorsement cards, or appeals would be useless.

There was opposition from some of the established institutions at first. But gradually the honest and efficient ones began to see that such intelligent discrimination was

for their benefit as well as the public's, for it weeded out the worthless, with which they had previously been forced to compete and to divide contributions. One by one, and then in numbers, they sought investigation by the committee's agents, a long list of endorsed institutions came into existence, merchants and business men became more and more strict in their insistence that solicitors produce the endorsement card, and ultimately it became impossible for fraudulent "charities" to maintain themselves in San Francisco. Numbers of the "professionals" betook themselves to Portland, Seattle, Los Angeles and other unprotected communities, and San Francisco was free from them.

Standardizing the Work.

But the public services of the Endorsement Committee went farther than that. The administration of organized charity is today an art, with definite aims and standards. When properly done the work is in the hands of people that have studied poverty and its relief as a science and who understand the matter as experts. They know the standards that charity work must approximate in order to be valuable—the grades below which it must not fall if it is to be worth the money put into it. Some "charities" are perfectly honest and perfectly worthless. Either they are doing good work improperly and getting in the way of more efficient concerns, or they are operating on mistaken principles and accomplishing positive harm. They cannot be set down as frauds, and yet the public interest and the true interest of the poor demand that they be denied support. It was the aim of the Endorsement Committee gradually to eliminate such institutions—never to help a "charity" live simply because it had lived.

Defining the Different Fields.

A logical extension of that policy, which also became part of the Endorsement Committee's plan, was to afford the worthy and serviceable charitable institutions the sort of information and guidance that would enable each to perform a distinct and separate work, so their activities might not overlap and cause duplication and waste.

Plans of Development.

The committee also had in mind as an ideal to be realized some time in the near future, if possible, the collection, apportionment and disbursement of all the funds devoted to charity in San Francisco, so that each might receive its just share in proportion to its services and needs at stated times and in a manner that might be depended upon. This plan would have effected a great economy of the time and effort of both solicitors and donors. It would have encouraged regular subscriptions which the charitably inclined could make with the full assurance that every dollar would be well expended and that all irregular solicitations could rightly be denied, and it would have operated to increase materially the community's charity fund, for a great many men would give even more liberally than they do if they could know the money would be properly used and the institutions be adequately supplied.

The Endorsement Committee had done so much and arrived at such a stage of its development when it was, as an institution, overwhelmed by the general disaster. But

not even that could utterly check the good effects of its work. Its records were saved and made use of by the Charities' Advisory Committee in disbursing over half a million dollars of relief money. Of this sum not a dollar went to any charity that had been refused endorsement by the Charities' Endorsement Committee. Large numbers of fraudulent institutions thought they saw a good opportunity for graft in the general confusion and the disbursement of so much money, and thousands of dollars might easily have been thrown away in response to their appeals, but all of them were refused. That saved the money and helped starve out the frauds.

Time to Begin Again.

Aside from this, however, the fire did cause a suspension of the committee's work. But the desirability of its revival has been continuously present in the minds of the former members. Of late this need has grown generally evident. A number of new "charities" of dubious value appear to be forming, and those that have no value at all should be firmly refused support before they have time to become entrenched. This the work of the Endorsement Committee will accomplish. Its notification card will soon reappear on the walls of offices and places of business, and people desiring it will be furnished with lists of charitable institutions that ought to be supported. Such institutions are sufficiently numerous and sufficiently in need of rehabilitation now without the community being called upon to support the fraudulent and the unserviceable.

SITES ARE SELECTED

FOR PUMPING STATIONS

Plans for the Auxiliary Fire Protection System Approach Completion.

Good headway is being made by the City in the construction of the auxiliary fire protection system. According to the City Engineer's report to the Board of Works, the middle of January saw the work in about the following condition:

Distribution System.

Plans and specifications for constructing and delivering the cast iron pipe are completed; for the gate valves and hydrants they are 65 per cent completed. The designs for the telephone system are 70 per cent completed, and the preliminary designs for the salt water pumping stations are 65 per cent completed and the sites have been selected. The sites for the fresh water pumping stations have also been selected, and the plans are 40 per cent finished.

Fresh Water Reservoirs.

Surveys for the Twin Peaks reservoir are finished and plans are 40 per cent completed.

Fire Cisterns.

Plans for ninety cisterns are completed. Contracts have been let for the construction of thirty-six of these, and work is under way on most of them.

Fire Boats.

The Risdon Iron Works has the contract for the construction of two fire boats, and fifty men are now at work on the various parts of the hulls, and on patterns, castings and forgings for the machinery.

WISHES THE CITY TO HAVE THE VOTES OF COMMUTERS

Merchants' Association Will Ask for an Amendment Permitting Suburbanites to Choose Where They Will Cast Their Ballots

To permit an elector to choose whether he shall vote where he lives or where he does business is the purpose of a constitutional amendment that the Merchants' Association will ask the Legislature to submit to the people.

There has been, recently, a general and strong demand for such a right. On three sides San Francisco is connected with suburban communities containing some of her most intelligent citizens, and yet they are debarred from participation in her elections, although they may have property at stake in this City more valuable several times over than in the smaller towns where they sleep. San Francisco needs those votes. Consolidation might bring them and consolidation may come some day, but in the meanwhile the Merchants' Association deems it wise to provide against the possible failure or delay of that plan by a special amendment to the Constitution. The privilege will, if granted, be carefully safeguarded against abuse. The amendment has been drafted by the Association's attorneys, Messrs. Wright & Wright, and the proposed addition to the existing law reads as follows:

Provided, further, that an elector can only vote in the county where he resides unless at the time of registering he files with the officer in charge of such registration a written waiver of all right to vote in the county of his residence at any elections held therein for a period of two years immediately following the filing of such waiver and selects in said writing a county in which he is then actually and personally engaged in business, in which event he may thereafter vote at any and all elections held in the county so selected within a period of two years after filing such waiver and selection as aforesaid; provided, further, that no person claiming to vote in the county of his residence shall be entitled to do so unless he is a resident of the election precinct thirty days prior to any election, and any person claiming to vote in a county where he conducts his business shall not be entitled to vote therein unless he is actually and personally engaged in business in the election precinct thirty days prior to any election.

It shall be the duty of any officer having charge of the registration of electors with whom such written waiver and selection may be filed immediately to send a copy thereof, duly certified to by him as a correct copy of such waiver and selection, to the officer having charge of the registration of electors in the county so selected.

The Legislature shall pass such laws as may be necessary properly to safeguard the right of suffrage granted by this section, and to protect the people of the State against fraudulent voting or voting in violation of the provisions of

this section, or in more than one county by any elector.

Other Measures Endorsed.

In addition to the above bill, originating with the Merchants' Association, the organization has resolved to endorse the following measures:

First: The plan of Attorney William Denman for removing, at least in part, nominations for judges from the field of party politics. This measure has been introduced in the form of three separate bills, and will provide that the names of nominees for the bench shall appear on the ballot in a separate column, without party designations, and that any incumbent judge may have a place thereon by filing with the proper officer a notice of his intention to run for the office again. An incumbent shall be so described by having the letters "Inc." follow his name. A method of rotating the names is provided to counterbalance the effect of alphabetical precedence.

Second: The California Club's bill for the establishment of a state sanatorium for the treatment of curable cases of tuberculosis.

Third: A bill of the Bar Association, for an amendment to the criminal code, making conviction in criminal cases depend on the votes of nine instead of twelve jurors, but providing that the death penalty can only be imposed after conviction by the whole twelve.

Fourth: A Bar Association bill enabling the prosecution in criminal cases to call the accused to the stand, and providing that while the accused may refuse to testify when so called the prosecution may comment to the jury upon the fact that he did refuse.

Fifth: A measure proposed by the Bar Association providing that the testimony of witnesses at a distance may be taken by deposition in criminal as well as in civil cases.

Sixth: A bill also proposed by the Bar Association providing that Supreme and District Courts of Appeal shall have the right to decide appeals upon the facts as well as upon the law. This would give the courts the same right in criminal that they now have in civil cases.

Seventh: Another Bar Association measure to prevent abuses of the writ of habeas corpus, providing that where the petitioner for the writ is remanded into custody he has no right to a further writ, but has a right of appeal in lieu thereof. Pending the appeal the petitioner may be released on bail.

Eighth: A measure, also emanating from the Bar Association, to abolish bills of exceptions and the delays they cause, by providing that appeals must be taken up only on the shorthand reporter's transcript.

Ninth: A Bar Association bill to avoid faulty indictments; providing that the indictment, instead of attempting to state the facts, and often getting them wrong, shall simply charge the defendant with having violated some section of the penal code; and providing that he may demand a statement

of facts from the district attorney, and that the trial judge shall then decide whether such facts constitute a breach of the law.

Careful consideration has been given all these bills by the Association's Committee on Legislation, of which Gustav Brenner is chairman, with the assistance of the Association's attorneys, Messrs. Wright & Wright. It is felt that they are not only proper in policy, but admirably designed to effect the purpose desired. The directors' endorsement of these measures is unreserved.

ASSOCIATION CAUSES A STREET TO BE CLEARED

Failure to Remove Surplus Earth Promptly Brings Complaint.

Complaint by the Merchants' Association's engineering inspector, Mr. Benjamin Heath, caused the contractor for the Commercial Street sewer to put nine men and four teams at work in Commercial Street during the first week in January carting off the earth that was left after filling the trench.

The sewer itself was a good piece of work, but when it had been cleaned out and the restraining dams removed operations ceased, leaving the street partly obstructed by a large surplus of dirt. The Association's inspector protested to the City's engineer in charge, and asked him to have this surplus hauled away so the merchants could use the street. The matter was taken up immediately and the street cleared.

According to the inspector's reports, the first fire cistern in the auxiliary system has been completed. This is the one at Mission and West Mission streets. During the week ending January 11 the iron manhole heads were set, and the timbering was removed and the surrounding space filled in. The engineer pronounces it a good piece of work and up to contract.

The Sutter Street pavement was completed before January 1. It complies with the specifications and is a fine improvement. Other improvements under the bond issue were, according to the inspector's report, in about the following condition by the middle of January:

Fulton Street Sewer.

This work is making rapid progress and the quality of it is good.

Fourteenth Street Sewer.

This work has been retarded by rain. About 50 feet of concrete bottom and invert was laid and lined with brick during the week ending January 9. The quality of the work was good.

Van Ness and Market Fire Cistern.

The false-work for the dome has been set up and the street reinforcement wired into position.

Montgomery Street Pavement.

Rain retarded this work. Catch-basins have been built at Sacramento Street and curbs set at Washington. Concrete base has been laid to Pine Street and gutters paved to Sacramento on the west side. On the east side some gutter has been laid from Clay to Washington. The United Railroads are rebuilding their tracks. Quality of work and materials is good.

TO INCREASE THE BIDDING ON MUNICIPAL SUPPLIES

Merchants' Association Endeavors to Improve Conditions so That More Firms May Go After This Business

Through its Committee on City Contracts, of which H. W. Postlethwaite is chairman, the Merchants' Association is working to bring about a better condition in regard to the purchase of City supplies, in order that more merchants may be induced to bid for this business.

A special representative of the Association has been interviewing personally many of the business men that had difficulty with City supply contracts last year. One trouble seems to be that goods are indefinitely described in the schedules, and, owing to this vagueness of description, merchants have been afraid to risk bidding on them. Another cause of complaint appears to be that in ordering supplies on the contracts, some of the City departments have called for inconvenient quantities, at inconvenient times, causing more or less trouble and possibly some slight loss. Contractors have had to put up certified checks to insure performance, when the profits on the business would not pay interest on the deposit. One firm has complained that it put up a check for \$1,500 and its orders one month amounted to 40 cents. To collect the 40 cents they had to make out triplicate bills and swear to them at the City Hall.

The Association is making a thorough investigation of the matter, and is submitting the old schedules to the various lines of trade, in order to get suggestions for improvement. These suggestions, or some of them, will probably be embodied in a recommendation to the Board of Supervisors, so that when the new schedules are made up, in the Spring, they may be clear, and in conformity to business conditions. Efforts will also be made toward establishing less troublesome methods of payment for small quantities.

The Association's efforts last year greatly increased the number of bidders and saved the City thousands of dollars. Its agent in the present investigation bears the following credential, which sufficiently explains the nature of the case, and invites co-operation by merchants:

January 6th, 1909.

To the Merchants of San Francisco:

This will introduce to you Mr. H. W. Quitzow, special representative of the Merchants' Association, who has been engaged to call upon merchants who furnish supplies such as the City and County of San Francisco uses, and secure their assistance in getting the schedules for the next City contracts in the best possible shape. Last year, when this association requested its members to bid, a number of them, after examining the schedules, reported that many items therein were so vaguely described that they would not bid upon such items because it was not certain just what they would be called upon to furnish. We desire to correct this before the next contracts are advertised.

Will you, therefore, kindly look over the items in the schedules herewith which come within your line of business, and, if you find any items there which are vaguely described, so that, if you were a bidder you would not bid upon the same, will you kindly point them out to our representative, tell him what is wrong about them, and show him just how such items should be described?

By doing this you will be rendering the public

a service of great value, and we ask for your co-operation in the matter.

Thanking you in advance, we are,

Yours very truly,
THE MERCHANTS' ASSOCIATION,
L. M. KING, Secretary.

It is hoped that by adjusting some of the matters complained of the way may be opened for more merchants to bid on City

contracts than ever before, and with greater profit to the City and the merchant.

TWO MILLION A MONTH IN BUILDINGS

Although December was the holiday month, and at the end of the year, when enterprise usually pauses, Chief Building Inspector Horgan's office issued permits for over two million dollars' worth of work. They were divided as follows:

Class B.....	\$ 52,000
Class C.....	747,468
Frame	1,080,353
Alterations	143,821

Total\$2,023,642

REAL ESTATE BOARD'S PLAN FOR A CITY HALL IS APPROVED

Public Buildings Committee of the Merchants' Association Thinks Private Capital Should Put Up the Municipal Structure.

The Merchants' Association's Committee on Public Buildings, Byron Mauzy, chairman, has been at work for some time investigating the several plans proposed for acquiring a new City Hall, and has decided to recommend that of the Real Estate Board, which is, according to a committee report to that organization, as follows:

Your committee was requested at the directors' meeting to carefully plan ways and possible means to solve this problem. Without prefacing any further what your committee has developed, we conclude that it is not a serious problem and contend that your board, consisting of nearly one hundred licensed, active real estate brokers, who represent and include every taxpayer supporting this county, is quite able to suggest to the city fathers that which would please the people most interested, namely, the combined taxpayer citizens of the city.

The pith of our research tells us that the city is paying rents to the extent of about \$90,000 per annum and is quite able to pay that annually, but where to get sufficient money to erect a new City Hall is a different story.

In the first place we are confronted with the possibility of exceeding the limit of bonded indebtedness to which the city is subjected by the charter. That will certainly be the case if an attempt is made to secure a municipal water supply in the near future. That being the case, it becomes desirable to avoid obligating ourselves in unnecessary directions. If a City Hall could be obtained through the medium of private capitalists, the necessity of borrowing an amount variously estimated from five to seven millions would be avoided.

From various sources we have investigated the possibility of securing the capital for this enterprise and have received considerable encouragement, so much so, that the architect (whose name is hereto attached), through his associations, had advised us that his people are ready to undertake such a contract, if legal to their satisfaction, and in keeping with the powers granted in this city, and to undertake the building of this structure complete in every detail, according to accepted ideas required by the municipality to house every office in detail, and further care for said structure as to light, heat, janitor service and every repair during the lifetime of the stipulation entered into, namely, a period of twenty years, within which time the city from its budget will pay annual installments to consume the debt.

Now, there is a matter of equal importance, that of temporarily housing all the departments during the course of construction of the new City Hall, and the same parties would undertake to construct a satisfactory building in Class A, B or C, upon one of the city lots, for instance, the fifty vara lot at the southeast corner of Bush and

Stockton Streets, which building at the time of removal to the new City Hall would be turned over to the school department and could be so constructed that it could be converted in short order for school purposes, thereby saving the city the rents now paid, and, in itself, probably a saving of the total cost of building, which is virtually in exchange for rents.

Inferring from the ease with which the matter of leasing the Lincoln School property was adjusted and the other engagements which the city has entered into for renting premises were effected, it is reasonable to infer that the negotiations for building a City Hall on municipal property to be rented to the city could be effected very promptly and the building be almost built and ready for occupancy before all the troublesome matter connected with issuing bonds could be adjusted.

To our recollection it cost the city something like \$79,000 a year for janitors and repairs to take care of the City Hall. It seems to us that the city would be a great gainer if it could have the work done for it in a businesslike manner. In New York, according to a statement in Van Norden's Magazine, it cost \$378.98 per room for cleaning a municipal building as against \$24.13 per room paid by the management of one of the skyscrapers in that city. Presumably the difference in cost in this city is fully as great. Those who remember the filthy condition in which the old City Hall was maintained for a long time, even with the vast expenditure, would hesitate to make a comparison without taking into consideration the fact that the private buildings are kept clean, while there is no pretense of keeping municipal buildings clean when they are managed politically.

Another argument in favor of having a City Hall built by this plan is the fact that it would come up to specifications, for the city authorities could reserve the right to pass on the work as it progressed, and this insures fair play for the city.

Recently the Review presented a carefully prepared article on the Alaskan trade, which was written by Mr. C. Clifford of this City, an expert on freight rates and traffic arrangements. Mr. Clifford is preparing another article, which will appear soon, showing the relative quantities of freight moving to and from Alaska from San Francisco and other ports, and indicating the possible profits that might accrue from the development of this trade. As Mr. Clifford is actively engaged in the business of adjusting freight claims, his opinions on the general subject of freights should be valuable.

WHY WE SHOULD RETURN TO THE REAL AUSTRALIAN BALLOT

Present System Makes Intelligent Selection Difficult and Partisan Voting Easy

By THOMAS J. WALSH, Ex-Registrar of Voters

Now that our State Legislature is in session, it would seem an appropriate time to suggest to our lawmakers that they amend the Political Code in reference to the form of ballot used at elections, and return to the Australian ballot law as enacted in 1893, which was in operation for ten years, during which time it gave general satisfaction. No demand was made by the people for its repeal, and a return to this system would meet with general approval.

Many arguments could be advanced in its favor over the present arrangement of names of candidates by party columns, but there are two that commend it to the voters which appear sufficient. These are:

First, simplicity in marking correctly; and,

Second, ease and security in counting.

As some, possibly, have forgotten what the Australian ballot means, it is, perhaps, well to explain its vital principle. It is the arrangement of the names of candidates in alphabetical order; in **office groups**, and **not in party columns**; as is the present arrangement of the ballot.

Straight Ticket Made Easy.

The present law encourages straight party voting, as it makes it difficult for the voter to vote a mixed ticket without running the risk of invalidating his ballot and losing his vote. The Australian ballot gives the voter an opportunity to vote his party ticket straight, should he desire to do so; and should he desire to vote a mixed ticket he is given the opportunity without any risk of improper marking, as each candidate's name is printed on a separate line with his party affiliation following to the right.

It is worthy of note that at the last general election the American voter paid less attention to party lines than ever before. It is safe to say that not twenty per cent of the ballots cast at elections at the present time are straight tickets. Why not give the voter the form of ballot that can be marked quickly and intelligently, and the form that he evidently wants?

When we come to the matter of counting, the superiority of the Australian ballot over the present involved arrangement is apparent.

It can be stated without fear of successful contradiction that at least one-third of the time of election officers, when canvassing the vote, is consumed in examining the ballot before counting to ascertain if the voter has marked it correctly.

Speed in Counting.

No such delay is caused with the Australian ballot, as the names of candidates appear but once on the ballot, and can be called off promptly, as all nominees for the same office are grouped together, and duplication of votes for a candidate for the same office is easily discovered.

This form of ballot is used in many states at present, notably Massachusetts, where it

has been the law for years. California was one of the pioneers in adopting the system in America, and our legislators will undoubtedly return to it if the matter is properly presented. Its re-enactment will meet with the approval of the vast majority of the people, and will tend to give us better officials, as every candidate must stand on his

DIRECTOR SANBORN RESIGNS ON BECOMING POLICE COMMISSIONER

Merchants' Association is Forced to Lose the Services of a Valued Board Member, That the City May Profit by Them

Having been appointed a member of the Police Commission by Mayor Taylor, Mr. F. G. Sanborn has resigned from the Board of Directors of the Merchants' Association, in accordance with custom. Director Sanborn's fellow directors have accepted his resignation and passed, unanimously, the following resolution:

Resolved: That the Board of Directors of the Merchants' Association receives and accepts with great regret the resignation of Director F. G. Sanborn, and the Board desires to express to him its appreciation of his genial companionship and his excellent services. His loss is compensated for in the feeling that he is now to give his labors to the municipal government, where he can be of still greater value to the community, and the best wishes of all the Directors for his usefulness in his new office and his health and happiness always will ever attend him.

Board of Directors of the Merchants' Association of San Francisco.

L. M. KING,
Secretary.

ANDREW M. DAVIS,
President.

In taking leave of his colleagues on the Association's directorate Mr. Sanborn said:

I wish to take this occasion to express my sincere thanks for the very flattering resolutions passed at the time of accepting my resignation. As individuals and as a body of men I regard the Directors of the Merchants' Association very highly, and I believe that they are striving to accomplish for San Francisco the very best results in everything they undertake.

The future success of the Merchants' Association, in my judgment, depends upon the ability of the members of the Board of Directors to decide questions in the right way. If the best elements of the merchants of this City are to be urged to take part in politics in order that they may better the condition of civic affairs, then the Board of Directors of the Merchants' Association must never lose sight of the fact that their success depends upon the way the public views their acts.

In other words, when the Merchants' Association asks the people of San Francisco to support some enterprise or some action, it should be very certain that that support is asked for because it is along broad and liberal lines that will appeal to the whole public of the City.

The Merchants' Association can only become the powerful organization that it should be by keeping constantly in view the maxim that it stands for whatever will prove the greatest good for the greatest number.

I believe that two of the most important matters that can be considered by the Merchants'

own merits before the public. With the party column the opportunity for political managers to nominate some unfit men for office is ever present, with the expectation that the worthy candidates at the top of the party column will carry them through. The Australian ballot, on the contrary, compels the selection of the best men available for all nominations, by all political parties.

By all means, then, let all who desire to assist in the improvement of political conditions lend their assistance in the direction of this most valuable reform.

The passage of this measure, in conjunction with a proper direct primary law by the present Legislature, will be a distinct advance, and entitle our representatives at Sacramento to the thanks of their constituents.

Association are matters relating to street car transportation and public streets.

In the matter of street car transportation, it does not seem to me that we are likely to get from the present management of our street car system what the City deserves.

As to the public streets, I do not believe that the people of San Francisco will ever have a sufficient amount of money to keep their streets in good repair, as long as they permit the kind of destruction now permitted. The heavy drayloads of merchandise and iron and steel loaded on trucks with narrow tires will do more damage to streets than the City can possibly pay for repairing, and an earnest effort should be made at once to compel a very radical change in this regard.

If heavy drays must be permitted, then they should be obliged to make the tires perhaps double the present width.

These two matters are of vital interest to every member of the Merchants' Association, and I hope that they may be taken up and developed at some very early date.

As to my work as a member of the Police Commission, I have no clearly defined policy in mind at present. I believe that in a seaport City like this many necessary evils must exist, but I believe in regulating them to a reasonable extent, and I intend to exert every effort possible to better the general conditions that are controlled by this commission.

It has been the unwritten law of the Association, from its beginning, that when any of its directors were elected or appointed to public office they should resign from the Board, so that they might act as disinterested parties on any recommendations that the Association might lay before them. The Association recently lost Mr. David Bush from its directorate in this manner when he was elected Tax Collector, and before that lost Mr. Rolla V. Watt on account of his appointment to the Board of Fire Commissioners.

More Pay for Federal Judges.

The Merchants' Association has endorsed the measure now before Congress aiming to raise the salaries of Federal judges. It is the unanimous belief of the Board of Directors that the salaries of United States district and circuit judges are now too low and are no longer in keeping with modern standards of compensation and of living.

SAN FRANCISCO CARNIVAL TO BECOME AN ANNUAL EVENT

Spontaneous Celebration Will Be Made a Popular and Artistic Street Spectacle in Charge of a Permanent Organization

San Francisco's New Year carnival was so much a success in almost all particulars that it has started a movement to make such affairs an annual feature of future local history. The noise was the loudest since the days of fire and dynamite, the crowds the biggest that ever turned out in the City except during that very warm period, the best of good nature and good order prevailed, the unmistakable carnival spirit was abroad in three parts of the town at once, and on Fillmore Street, in the Mission, and "down town" enthusiasm boiled till morning, undiluted by the rain. The bands, automobiles, electric floats and other features provided by the committee in charge served their purpose and gave the crowds something to talk about.

People Will Co-operate.

The main value of the celebration, however, was the demonstration it afforded of what can be done. So profitable was the affair to many of the business concerns that some have already expressed a disposition to treble and quadruple their contributions for next year's expenses. The best things accomplished were the formation of a nucleus for a permanent carnival organization and the unmistakable proof that the whole community is ready to co-operate toward a great result.

If plans do not go wrong San Francisco will soon see preparations under way for a generally enjoyable celebration. Those behind the project estimate that they can raise fifty thousand dollars for the necessary outlay and bring a couple of hundred thousand people into the City. What these people will spend here will run into the millions, for it is proposed to have a carnival lasting for a week. The event may be set for some time in October.

The "Carnival of the Pacific."

While the commercial aspect of it is likely to be a strong feature, yet San Francisco's opportunity to do something really artistic and creditable in the way of a public celebration is unique. The affair will probably be known as the "Carnival of the Pacific," a title that has already been suggested and that carries its own ideas of a groundwork and general plan. There will be a multitude of floats, artistically designed, to form a dramatic exposition of San Francisco's relations with the great western ocean. Multitudes of masks and costumes will portray the races of the Pacific in all their wonderful variety and bedizenment. Prizes and trophies will be hung up for costumes and character sketches, and they will be generous enough to produce results. Grotesque and fun-making devices of every sort will be drafted into service. There will be plenty of music and entertainment. There will be rigid police regulation of a sort that will protect people from annoyance without interfering with their happiness—that is held to be essential.

Theatrical talent will probably be employed to direct the display. Artists will design the moving scenery and living pic-

tures of the continuous performance procession. The event will be bill-boarded months in advance all over the Pacific Coast and as far east as the Missouri River, and excursion rates will be secured from all the railroads. Thousands of people will be brought into San Francisco to enjoy themselves and see the progress and results of reconstruction who would not be likely ever to come under any other conditions. The affair will probably conclude with a great invitation mask ball.

All this, and more, if the present plans of the promoters do not miscarry. The entire City will be invited to participate. There will be no geographical line drawn either in the assignment of duties or the distribution of benefits, except the line that encloses the whole of San Francisco.

The good results to the City will be apparent in more ways than in the mere matter of new money brought into the town. If the thing is properly and creditably done it will not only spread the City's fame broadcast, but will become a fresh community interest and a fit subject for local pride, just as our rebuilding exploits have been. Perhaps it is not too much to say that it will give San Francisco a new artistic and social impulse of great community value. Some very vigorous spirits have the matter in hand and are bound to make a success of it.

WISHES MORE POWER TO THE COMMERCE COMMISSION

Merchants' Association Approves a Law That Will Make Carrier Regulation More Efficient.

Following a recommendation of its Committee on Transportation, of which M. H. Robbins Jr. is chairman, the Merchants' Association has sent the following letter to all the members of the California delegation in Congress:

San Francisco, Cal., Jan. 5, 1909.

Dear Sir—The Merchants' Association of San Francisco requests you to vote favorably on such an amendment to the Hepburn Act as will enlarge the powers of the Interstate Commerce Commission and give it the right to review any advances in freight rates, upon the protests of parties interested, and when these protests are made, the Interstate Commerce Commission to have the authority to investigate the reasonableness of the proposed advances before the same are put into effect.

For your information, we beg to advise you that this association endorses such an amendment in consideration of the fact that it is our opinion that if the work of the Interstate Commerce Commission is to be effective it should be vested with sufficient power to enable it to secure the necessary information so that it may intelligently cover the ground for which it is in existence.

We do not attempt to suggest to what extent these powers should go, and, for this reason, limit our recommendation to our Congressmen as above, leaving it to those who are better informed to state how far the Interstate Commerce Commission should be given power and what their limitation should be. Yours very truly,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

(Signed) L. M. KING, ANDREW M. DAVIS,
Secretary. President.

BEST OF ORDER MAINTAINED DURING NEW YEAR CELEBRATION

Crowds Were Good-Natured and Police Orders Restrained Any Disposition Toward Rowdyism.

Recognizing that the New Year's eve celebration in San Francisco can not be made generally attractive and successful unless there is rigid suppression of rowdyism, and people are protected against annoyance, the Merchants' Association sent the following letter to the Acting Chief of Police:

December 22nd, 1908.

Col. A. D. Cutler, Acting Chief of Police, San Francisco:

Dear Sir—The Merchants' Association is very desirous that the approaching New Year's eve celebration should be such a harmonious and enjoyable occasion that it will become an annual feature of San Francisco and will attract to this City at that time tourists from all over the country. In order that this should be the case, it is necessary that no acts of rowdyism should be permitted, so that no persons need hesitate to appear on the streets and participate in the occasion through fear of injury to themselves or their clothing.

We assume that the police will have special instructions on that occasion to preserve order, but we venture to suggest that a public announcement by yourself as Chief of Police, specifically prohibiting those things which in your judgment might mar the occasion and instructing police officers to see that such things are not permitted to occur will have a most beneficial effect.

Among the things which we suggest should be strictly prohibited are the following:

1. Brushing people's faces or clothing with twigs or branches covered with any coloring matter.
2. Striking people on the streets with sticks or anything that would be likely to cause injury.
3. Throwing anything whatever at people, except confetti.
4. Any acts of rowdyism.

Possibly other things will occur to you, but we venture, in view of past experiences, to suggest that particular attention be given to the above.

Yours respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. KING, Secretary.

In response, the Chief sent the following reply:

San Francisco, Dec. 25, 1908.

The Merchants' Association of San Francisco:

Gentlemen—In acknowledging receipt of your communication of the 22nd instant, relative to the New Year's eve celebration, permit me to say that proper police protection will be furnished our citizens on the occasion named, with instructions covering every phase of the subject mentioned in your letter. Orders will be issued in due time, and will no doubt be published in our local papers.

Thanking you for the thoughtfulness displayed and the suggestions made, and wishing you the compliments of the season, I remain,

Yours respectfully,

A. D. CUTLER, Acting Chief of Police.

It is only fair to the Police Department to say that order was maintained better than on any New Year's eve for years, in spite of the fact that larger throngs were on the streets than San Francisco was accustomed to. Hoodlumism seemed to have disappeared, there were so few cases of it, and ladies promenaded the sidewalks with a freedom from annoyance that would have been unheard of on a similar occasion in any Eastern city. In fact, San Francisco had reason to be proud of the conduct of its crowds, which are comparatively well behaved even without police supervision.

Director Gustave Brenner of the Merchants' Association has been chosen as the Association's representative on the Committee on Supervision of the Bureau of Inspection of the Civic League.

ASSOCIATION FRAMES A MEASURE TO PRESERVE THE PAVEMENTS

Destruction of pavements for the laying of mains and service pipes in the streets, and the various nuisances arising therefrom, will in future be kept at a minimum through the operation of the Merchants' Association's street-opening ordinance. It is impossible wholly to prevent the opening of streets, as the constitution gives certain public service corporations the right to lay mains and conduits when and where they please, but under this law such operations will be strictly regulated, and the corporations will be under bonds to restore the street promptly to its original condition. The Mayor signed the ordinance last month. It was drafted and introduced by the Merchants' Association, and has been amended in some minor particulars to the satisfaction of the Board of Works. Its provisions are, in brief, as follows:

1—When pavements are opened it must be under direction of the Board of Public Works and in accordance with the rules and regulations prescribed by said Board therefor.

2—The Board of Public Works shall prescribe general uniform rules for opening and repairing pavements.

3—An indemnity bond for \$5,000 must be filed with the Mayor, to cover damages from neglect to fill openings and make repairs promptly.

4—The Board of Works must be notified of

intention to lay main pipes or conduits twelve hours in advance, or, in case of emergency, within twenty-four hours afterward. Colored plans shall accompany all such notifications.

5—Notice must be given when work is begun, either for main or service trenches.

6—Those opening pavements must assume full responsibility, and must restore the street to its former condition, using new asphalt or bituminous rock where such is the paving material.

7—No trenches may be opened, except in emergency, more than 600 feet in advance of work. Back filling and removal of discharged material must follow within three days. Exceptions may be permitted by the Board of Works, but in writing. From three to twelve days, according to the nature of pavement, are allowed for repaving over trenches.

8—Work on manhole construction must be continuous, unless manholes are of concrete, when three days are allowed for setting.

9—Repairing over all trenches must commence as soon as trenches are backfilled. Hauling away old material is part of this work. Parts of the work must go on and finish together as nearly as possible, and the street must be put into as good condition as before it was opened.

10—If restored paving over trenches be-

comes depressed or broken within two years after completion of the work (effects of normal wear and tear excepted) those for whom the street was opened can be compelled to repair it within ten days, or the Board of Works may do it at their expense, after twenty-four hours final notice.

11—In case repaving and work in connection with it is not done within time allowed in this ordinance (except for delays caused by legal holidays or strikes) the Board of Works may do it and charge the delinquents for it. After forty-eight hours notice, legal holidays excepted, suit may be brought on the indemnity bond to recover reasonable costs.

12—The Board of Works shall district the city and provide for each district an inspector, to watch the work of opening and repaving. He shall have power to stop work improperly done and report it to the Board of Works; and he shall also inspect his district continually for defective repairing over trenches, and report the results at least once a week.

13—Nothing in the ordinance shall be construed to relieve those opening pavements from liability for accident caused by their neglect.

14—All materials shall be in accordance with the city's standard specifications.

15—Disturbing a pavement without filing the indemnity bond, or without notifying the Board of Works as the ordinance requires, is made a misdemeanor, with a maximum penalty of \$500 fine.

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Reliable

Business Guide to San Francisco

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This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

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Amrath, Greenhood & Jansen.....
.....Monadnock Bldg.
Barrow, Wade, Guthrie & Co.....
.....310 Sansome
Cal. Society of Certified Public Ac-
countants.....745 Pacific Bldg.
Herrick, Lester & Herrick.....
.....Merchants Exchange Bldg.
Lomax, W. B.....
.....Chronicle Bldg.

McLaren, Goode & Co.....

.....Thos. Glunie Bldg.
Price, Waterhouse & Co.....310 Sansome
Ruckstell, John R., Claus Spreckels Bldg.
Rowe, C. V.....Room 247, 268 Market

ACETYLENE GAS GENERATORS.

E. D. Bullard...Room 219, 268 Market

ADDING MACHINES.

Burroughs Add. Mach. Co...715 Market

ADVERTISING.

Cooper, F. J.....18 Montgomery
Johnston-Dienstag Co.....34 Kearny
Tuttle, Lauren T.....954 Pacific Bldg.
Green, J. Chas. Co.....
.....Stevenson and Clinton Park
ADVERTISING NOVELTIES.
Knapp, Wm. & Co.....809 Montgomery
ANALYTICAL CHEMISTS.
Curtis, J. M. & Son.....108 Front

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Burnham, D. H. & Co.....Merchants Ex.
Colley, C. J.....Pacific Bldg.
Curllett, William 1008 Mutual Sav. Bnk
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....338 Pine
Leonard, Jos. A.....
.....308 Humboldt Bank Bldg.
Maggis, Herbert B.....233 Sansome
McDougall Bros.....353 Russ Bldg.

Meussdorffer, C. A. Humboldt Bank Bldg.
Meyer, Frederick H. Humboldt B. Bldg.
Meyers & Ward. 1201 Kohl Bldg.
Mooser, Wm. Union Trust Bldg.
Reid Bros. Claus Spreckels Bldg.
Stanhope, Leon E. Monadnock Bldg.
Sutton, Albert. Mutual Bank Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co. 16 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.
..... 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works.
..... 928 Howard

ART GOODS.

Gump, S. & G. Co. 1645 California
Sanborn, Vail & Co. 847 Mission
Schussler Bros. 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.

ARTESIAN WELLS.

Lowe, J. W. 7 Spear

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W. Manville Co.
..... 127 New Montgomery

ASSAYING.

Weissbein Bros. 141 Sutter

ATTORNEYS-AT-LAW.

Bancroft, Philip. Monadnock Bldg.
Blakeman, T. Z. 623 Sansome
Chamberlain, J. P. 378 Ruas Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H. Mer. Ex. Building
Heller, E. S. Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Humphrey, W. H. Monadnock Bldg.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G. Crocker Bldg.
Keyes, A. D. Humboldt Bank Bldg.
Kierulff, T. C. Foxcroft Bldg.
Lake, Frederick B. 2008 Lyon
McNab, Gavlin. Call Bldg.
McIntosh, Edw. J. Merchants Ex.
Montague, H. B. 250 Montgomery
Morrison, Cops & Brobeck.
..... Crocker Bldg.
Naylor, Chas. E. 324 Merchants Ex.
Page, Chas. 2518 Pacific Ave.
Palmer, Brooks. Foxcroft Bldg.
Pelotto, Edgar D. Russ Bldg.
Schelline, S. C. 417 Montgomery
Son, Chas. A. 837 Mission
Smith, Sidney V. Merchants' Exchange
Thomas, Gerstle, Frick & Beady.
..... 310 Sansome
Van Fleet, W. C. Post Office Bldg.
Wise, Otto Irving. Humboldt Bk. Bldg.
Wolf, E. Myron. Crocker Bldg.
Wright, Allen G. 1018 Mills Bldg.
Wright, Geo. T. 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia
Ordway, W. C. 6th & Yuma

AUTOMOBILES.

Leavitt, G. W. Co. 441 Golden Gate
Pioneer Automobile Co. 301 Golden Gate

BAGS, BALD ROPE & BURLAP.

Bemis Bros. Pag Co. Sansome & Vallejo
Plummer, W. A. 115 Drumm
Schmidt, Johann. 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
Young & Swain Baking Co. 1433 Devise

BANKS & BANKERS.

American National Bank. Merch. Ex.
Anglo-Cal. Bank, Ltd. Pine & Sansome
Anglo-Californian Bank, Ltd.
..... Mission Branch, 2049 Mission
Bank of California. 422 California
Bank of Italy. 632 Montgomery
Canadian Bk. of Commerce, Cal. & S'ome
Central Trust Co. Sansome & Market
Citizens' State Bk. 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F. Post & Market
Donohue-Kelly Banking Co. 100 Mtry
French Savings Bank. 106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc. McAllister & Jonea
Humboldt Savings Bank. 785 Market
International Bank'g Co. Mills Bldg.
Italian-American B'k. Montg. & Sacto.
London, Paris and American Bank.
..... Sansome & Sutter
Marine Trust and Savings Bank.
..... 100 Market
Mechanics Savings Bank.
..... Mason and Market
Mercantile Trust Co. of S. F. 464 Cal.
Meyer, Daniel. Pine & Sansome
Mission Bank, The. 116th & Julian Ave.
Mission Savings Bank. 2631 Mission
Mutual Savings Bk. of S. F. 708 Mkt
National Bank of the Pacific. Call Bldg.
Russo-Chinese Bank. 417 Montgomery
Rollins, E. H. & Son. Kohl Bldg.
Savings and Loan Society. 101 Montg
San Francisco National Bank.
..... Merchants' Exchange Bldg.
S. F. Savings Union. Montg. & Cal.

Seaboard Bank. 24 Market
Security Savings Bank. 316 Montgomery
Swiss-American Bank. 1432 Fillmore
Union State Bank. Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco. Union Trust Bldg.
Western National Bank of San Fran-
cisco. Powell & Market
Yokohama-Specie Bank. 431 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros. 162 Turk

BAZAARS.

Charlton, E. P. & Co. 1347-53 Fillmore

BEER BOTTLERS.

Blue and Gold Bottling Co. 2745 16th
Fredericksburg Bot. Co. 18th & Ala.
Rapp, John & Son. Elghth & Townsend

BELTING-LEATHER.

Cook, H. N. Belting Co. 317 Howard
Heins, Alex. Belting Co. 2413 Harrison

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission
Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

BOOK BINDERS.

Hicks-Judd Co. The. 270 Valencia
Malloye, F. Co. 1132 Mission
Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
Elder, Paul. Van Ness Ave. & Bush
Robertson, A. M. 1639 Van Ness Ave.
San Francisco News Co. 747 Howard
Whitaker & Ray Co. 141 Grove

BOOTS AND SHOES.

Cahn, Nickelsburg & Co. 559 Mission
Helm, F. L. 1556 Fillmore
Koenig Shoe Co. The. Kearny & Post
Kutz, G. M. Co. 18th & Bryant
Mauzy & Reid Shoe Co. Mission near 2d
Nolan-Earl Shoe Co. 727 Mission
Philadelphia Shoe Co. Geary & Fillmore
Rosenthal's, Inc. O'Farrell & Fillmore
Sommer & Kaufman. 1430 Van Ness Ave.
United Workmen's Boot & Shoe Co.
..... 25th & Bartlett
Williams-Marvin Co. 660-664 Howard
Wolf, H. & Bro. 1609 Fillmore
Young, Geo. H. Inc. 207 Second

BOX FACTORIES.

Korbel Box Factory. 2014 Bryant
Pacific Box Factory. Clay & Front

BREWERIES.

Burnell & Co. Jones & O'Farrell
Hibernia Brewery. 1241 Howard
Lochbaum & Co. A. H. 125 King
National Brewing Co. 762 Fulton
Union Brewing & Malting Co.
..... Eighteenth & Florida
Wunder Brewing Co.
..... Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co. 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co. Monadnock Bldg.

BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co. 544 Sansome
Hohweiser, C. & Co. 511 Wash.
Mayhew, F. E. & Co. Battery & Wash.
Mattoon & Co. 516 Battery
Reed, George W. 511 Washington
Swayne, Hoyt & Co. 412 Battery

BROKERS-DRUG.

Serwe & Frien Co. Fremont & Mission

BROKERS-MERCHANDISE AND GENERAL.

Booth, F. E. 91 Drumm
DuVal, W. M. Co. 112 Market
Mallard & Schmiedell, Sac. & Front
Page Bros. 414 Montgomery
Stone, B. F., Jr., & Co. 268 Market
Tozer, R. M. 868 Clayton

BROKERS-STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co. 480 California
Doubleday, D. B. Milburne, Cal.
Givlin & Ryre. Merchants Ex. Bldg.
Irvine, James. Crocker Bldg.
Pollitzer, Alex. 1810 Fillmore
Pollitzer, Edw. & Co. 420 California
Topfitz, Jos. B. 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n. 211 Church
Pacific States Savings & Loan Com-
pany. 563 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co. Humboldt Bk. Bldg.

BUILDING MATERIALS.

Holden-Deuprey Co. 126 W. Mission
Levy, Oscar S. 15 Second
Waterhouse and Price. 59 3d.
Wilkomm Bldg. Supply Co. 151 Tehama

BUTCHERS.

Baccus, R. T. Haight & Shrader
Bayles-Lacoste & Co. California Market
Clayburgh & George. 333 Kearny
Decourcieux, A. California Market
Pinka, Fred H. 10 East
Herman, Benj. & Son. Bush & Franklin
Meyers, J. & Co. California Market
Patek, F. & Co. 916 Larkin
Roberts, W. F. 2849 California
Schweitzer, J. & Co. 1412 Bush
Taaffe, Wm. & Co. Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co. 211, 215 4th

CAN MANUFACTURERS.

American Can Co. 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
Cal. Fruit Cannery Ass'n. 120 Market
Golden State Asparagus Co. 16 Calif.
Hunt Bros. Co. 112 Market
Spanish American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. Berkeley
Borel, Ant. & Co. Montg'y. nr Sacto
Brittan, N. J. San Carlos
Dean, W. E. 818 Kohl Bldg.
Delger, Edward E.
..... Delger Bldg, 6th and Market
Denman, James. 3808 Clay
Fontana, Mark J. 120 Market
Honkins, E. W. 354 Pine
Moore, A. A. Jr. 15 Second
Payot, Henry. 918 Ellis
Phelan, James D. Mutual Bank Bldg.
Pope, Geo. A. 1014 Kohl Bldg.
Smith, F. M. Albany Block, Oakland
Spring Val. Water Co. 375 Sutter
Thomas, H. W. 268 Market
Thompson, R. R., Est. of. 417 Montg.
Whitney Estate Co. 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son. First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E. 710 Montgomery
Murray, S. 1225 Fell
Robinson & Gillespie. 2447 Sutter

CARPETS.

Gullixson Bros. Inc. 2086 Market
Hulse-Bradford Co. 986 Mission
Walcom, Geo. Co. 637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spanling, J. & Co. 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co. B'way & Polk
United Carriage Co. Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co. 732 Brannan
Larkins & Co. Guerrero, bet. 14th & 15th
Schindler, H. B. & Co. 172 Spear
Studebaker Bros. Mfg. Co.
..... Mission and Beale
Wm. Wertsch Co. 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T.
..... 1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co.
..... 1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F.
..... 38 Clementina

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con.
..... Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery. Grant Bldg.

CHAIR MANUFACTURERS.

Haywood Bros. & Wakefield Co.
..... 725 Howard

CHAMPAGNE.

Greenway, E. M. Kohl Bldg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The.
..... 268 Market

CHEMISTS.

Curtis, J. M. & Son. 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E. 356 California
Weule, Louis Company. 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co.
..... Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co. 201 Montgomery
Ehrman Bros. & Co. 134 Front
Gunst, M. A. & Co. California & Front
Heyneman, Herman. 326 Davis
Judell, H. L. & Co. 20 Front
Lars & Connelly. 25 Front
Ordenstein, Max. 2121 Devisadero
Pollak, Arnold, 309 Merchants' Ex. Bldg.
Rinaldo Bros. Co. 1642 O'Farrell
Schoenfeld, J. & Co. 616-618 Washington
Willard Bros. 316 Battery

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commere'l

CIRCULAR DISTRIBUTORS.

Well, Wm. M. 27 Stevenson

CLOAK AND SUIT HOUSES.

Callean, Armand, Inc. V. Ness & Cal.
Golden Gate Cloak & Suit House.
..... Market, near Jones
Gould, Sullivan & Co. 816 Van Ness
Hillbroner, L. 923 Market
Ransohoff, L. 1665 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger. 239 Bush
Atkins, Robert S. 158 Sutter
Brown Bros. & Co. 564 Market
Carroll & Tilton Co. 1440 Fillmore
Frank Bros. 1356 Fillmore
Gildea, J. J. & Co. Grant Ave & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros. 949 Kearny
Hoffman, Rothchild & Co.
..... 516 Market
Kelius, Chas. & Co., Post, above Kearny
Lillienfeld, Alfred & Co. 1265 Fillmore
Lyons, Henry & Sons. Market, nr Macon
Paucon & Co. Van Ness & Post
Raphael's Inc. Fillmore & Geary
Ross Bros. Market & Stockton
Straus, Louis. 658 Mission

COAL DEALERS.

Allen, Charles R. Broadway, Oakland
Brooks, Peyton H. 429 Twelfth, Oakland
Campbell, A. C. Second & Townsend
Easton Coal Co. 131 Folsom
Fritch, George. 1409 Ellis
Greenberg, A. H. 1409 Ellis
Lewald, Sanford G. Co. 2038 O'Farrell
Middleton, John. 787 Market
Morton, Thomas, & Son. 600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.
..... Bank of Italy Bldg.
Stafford, W. G., & Co. 214 East
Western Fuel Co. 430 California
Whitney, Irving G. Crocker Bldg.

CODFISH DEALERS.

Alaska Codfish Co. 10 Main
Union Fish Co. Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A. 601 Monadnock Bldg.
Merchants Mutual Adjusting Agency
..... Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co. 134 Washington
Armstrong, J. K. & Co. 627 Howard
Atchinson, B. M. & Co. 2550 Sacramento
Blagi, D. & Co. 388 Davis
Bowdell Produce Co. 210 Washington
Botto, N. & Co. 303 Washington
Caffrey, John. 448 Battery
Campanicono & Burns. 105 Wash.
Chauche & Bon. 319 Battery
Collins, Thos. W. & Co. 34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Eveleth-Nash Co. 422 Front
De Martin, John & Co. 112 Wash.
De Pae, Edgar J. 614 Merchants Ex.
Detals, M. P. California, nr Front
Dodge, Sweeney Co. 22 Spear
Dunbar-Hansen Co. 340 Drumm
Gall, A. Fruit Co. Davis & Washington
Garcia & Maggini. 110 Drumm
Gatz Bros. & Co. Davis & Sacramento
Griffith-Durney & Co. 208 Battery
Growers' Co-operative Agency. 488 Front
Haight, Fred B. & Co. 241 Clay
Hammer & Co. 230 Clay
Higgins Bros. Co. 319 Drumm
Hilmer, Fred L. Co. 28 Clay
Hopkins, L. J. Co. 419 Front
Hyman Bros. Co. Kohl Bldg.
Jacobs & Malcolm. Drumm & Wash.
Jacobson, Reimers & Co. 212 Clay
Jaudin, H. U. Co. 225 Washington
Jonas, Erlanger, Davis Co. 326 Drumm
Kittle, H. de W. Union Trust Bldg.
Landabarger & Son. 108 Front
Lelat, C. J. & Co. 2835 Washington
Lercari, C. J. & Co. 415 Davis
Loaiza, W. & Co. Halleck & Leldesdorf
Levy, A. & J. Zentner Co., Dav & Wash
Minaker & Welbanks, Inc. 224 Drumm
Martens, Read & Co. 104 Clay
Mitchell & Goodall. 124-2 Washington
Morris Bros. Co. 18 Drumm

Norton, Teller Co.176 Spear
Olcese, G. B. & Co.424 Davis
Phillips, M. & Co.62 Pine
Portuguese Com. Co.429 Davis
Roussel & Davidson.69-63 Washington
Sanford Bros.430 Front
Scatena, L. & Co.104 Washington
Schultz-Ilanen Co.330 Drumm
Schwartz Bros.701 Union Trust Bldg.
Sloss & Gerstle.330 Sansome
Southern Pac. Mill. Co. 930 Mecht Ex
Von Hussen & Co.400 Davis
Vaavaves, M. D.117 Washington
Welch & Co.244 California
Western Creameries Co. Cal. & Davis
Wetmore Bros.460 Front
Wolff, Wm. & Co.58 Beale
Wolf & Sons.245 Drumm
Wolfe, Max & Co.421 Front

CONFECTIONERS.

Blum, S.California & Davis
Demartini, L. Supply Co. Front & Pine
Greenhagen Bros.1610 Van Ness Ave
Hass, Geo. & Son.1365 Fillmore
Hromada, Adolph & Co. 1310 Folsom
Lechten Bros.1242 Devisadero
Maskey, Frank.Kearny, near Market
Rhine, Henry & Co.19th & Bryant
Roberts, Geo. F. Mfg. Co. 1536 Fillmore
Townsand, W. S.1220 Valencia

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard.518 N. E.
Gilbreth, Frank B.16 California
Hjul, Jas. H.925 Merchants Exchange
Keatinge, Richard & Sons. 779 Market
Massey & Morrison, 890 Monadnock B.
Sheehan, John R. & Co. Inc. 350 Post
The Woodruff Co. Pine & Leidesdorff

COOPERERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co.54 Boardman
Weerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 2431 Channing, B'k'ly

CORDAGE MANUFACTURERS.

Tabbs Cordage Co.Kohl Bldg

CORSET MANUFACTURERS

Locke, C. E., Mgr. Royal Worcester
Corset Co.728 Misal. n

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co.46 Beale
Barthold-Paulsen Co.1352 Polk
Cohen-Heleneberg Co.527 Market
Nathan-Dohrmann Co. 1648 Van Ness
Schloss Crockery Co.17-19 Beale
Sternhelm, S. & Son.1318-1320 Sutter

CRUSHED ROCK.

Gray Bros.2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co.508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.Geary & Powell

DEPARTMENT STORES.

Emporium, The.Post & Van Ness
Prager's.Market & Jones

DESKS AND OFFICE FURNITURE.

Rucker-Fuller Desk Co.739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co.1034 Geary

DOORS AND WINDOWS.

California Door Co.24 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co.97 Sacramento

Cartwright Draying Co.Main and Mission

Dure & Co.140 Bush

Emmons, G. W.438 Market

Farnsworth & Ruggles.109 Davis

McNab & Smith.38 Davis

Overland Freight & Trans. Co. 35 2nd

Pierce-Rodolph Storage Co. 1450 Eddy

Rode, C. B. & Co.102 Pine

Strauss, K.130 Pine

Teale & Co.764 Clay

Western Trans. & Strge. Co. 204 Clay

Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.255 California

Griffin & Skelley Co.16 California

Ouggenheim & Co.Sacto & Davis

Phoenix Packing Co.16 California

Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.1108 Van Ness

Baer Drug Co.722 Market

Boerleke & Runyon. 1554 Van Ness Ave

Breunmel, J. G. B.291 California

Clinton, Dr. C. A.29th & Mission

Calagaria, J.Kearny & Pacific

Coffin-Redington Co.35 Second

Erlenbach, Martin.Pacific Bldg.

Fauda, C. O.303 Montgomery Ave
Ferry Drug Co.20 Market
Gates, J. R. Co., Inc.113-115 Davis
Grazer's Pharmacy.601 Third Ave
Green, Frank T.500 Devisadero
Lainer, Rd. Drug Co. 1260 McAllister
Lampkin & Michaels Co.34 Flat
Leipnitz, Co. G.Sutter & Laguna
Lengfeld's Pharmacy.1804 Fillmore
Lowe Drug Co.611 Mission
Prior's Pharmacy.231 San Jose Ave
Rockstroh, F. E.1044 Valencia
Rossal Drug Co.1900 Union
Schmidt, Val.Polk & Jackson
Wheeler & Co.68 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.49 Sansome
Bernstein, S. L.151 Sutter
City of Paris, Van Ness & Washington
Clayburgh Bros.Sansome & Bush
Crowley, J. B.Arson Bldg.
Dundas, Wm. B.109 Walnut
Frohnman & Prlesler.2635 Mission
Graf, J. L. & Co.28 Sansome
Hale Bros. Inc.Sixth near Market
Jacobs, P. P. & Bro.111 Sansome
Kohlberg, M. S. & Co.435-7 Turk
Levy, Max.154 Sutter
Lippman Bros.22nd & Mission
Livingston Bros.Geary & Fillmore
Marcuse, M. & Co.37-39 Battery
Murphy, Grant & Co. Sansome & Bush
Nathan, A.1562 Stockton
Newman & Levinson V. Ness & Sutter
O'Connor, Moffatt & Co. V. Ness & Pine
Samuels, D. Face House Co.
Schmidt, Ben. J. & Co.35 Sansome
Schonholz & Elsbach. 2013 Fillmore
Semler, Henry & Co. Rush & Sansome
Strauss, Levi & Co. Pine & Battery
Thursbacher, B. E.16th & Folsom
Well, Raphael & Co. V. Ness & Pine
Winstock, Lubin & Co. Post & Filmer

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works.27 Tenth
Hickman, Henry3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Head's Business Co. McAllister & Polk
Raymond, W. H. V.2812 Clay
San Francisco Business College.733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp.46 2nd
Electric Appliance Co.726 Mission
Electric Railway & Manfrs Supply
Co.84-86, 2d St
General Electric Co. Union Trust Bldg
Hetty Bros.326 Ellis
Holabird-Reynolds Electric Co.527 Mission
Levy Electric Co.648 Sacramento
Shelby Electric Co.204 California
Sterling Electric Co.133 New Montgomery
Summerhayes, W. R.76 Folsom
Ind. Electric Const. Co. 381 Fulton
Westinghouse Electric Co.2nd and
Howard

ELECTRO-PLATERS.

Denlaton's S. F. Plating Works.1349-51 Mission
Golden West Plating Works.365 First
Haskins, Arthur R.1175 Mission
Merle, A. & Co.Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.14 Sansome

ENGINEERS, CIVIL.

Morser, E. J.847 Monadnock Bldg

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B.Sheldon Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick.244 Kearny

Luther Wagoner.Pacific Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co.2624 Sutter

Lueders, Geo. & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co.16 First

Castle Bros.149 California

De Fremery, J. & Co. 1305 Adeline Okd.

Jennings, R. P. Cal. Bldg. Union Sq.

North American Mercantile Co.318 Front

Takemura, K. & Co.1174 Sutter

Maldonado & Co.Hansford Block

Vignier, A. & Co.613 Battery

Western Supplies Co. 564 Pacific Bldg.

Wieland Bros. Inc.309 Davis

FIREWORKS.

California Fire Works Co.219 Front

FLORISTS.

Boland, J. B. Co.Kearny & Post

Jacquenet, Jos. & Co. 22d & Douglass

Stevens Floral Co.1670 California

FLOUR MILLS.

Sperry Flour Co.133 Spear

Stockton Milling Co.112 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.

Osney & Götting. California Market

FURNITURE.

Bateman, Wm.1913 Bryant
Breuner, John Co.1461 Van Ness
Cordes Furniture Co.1537 Bush
Bunster & Saxo.Eddy & Larkin
Eastern Outfitting Co.1970 Mission
Fredericks, J. Co.815 Ellis
Friedman, M. & Co. O'Farrell & Polk
Gullixson Bros.2086 Market
Indianapolis Furniture Co. 833 Mission
Kaskell Furniture Co. 16th & Valencia
Kreiss, L. & Sons.1219 Post
Laurence, Shirley Co. Webster & Haight
Moore, Harry J. Furn. Co. 735 Eddy
Plum, Chas. M. & Co. 1632 California
Redlick-Newman Co.2200 Mission
Sloane, W. & J. Co. Sutter & Van Ness
Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co. Harrison & 16th

Wisconsin Furniture Co.1637 Bush

FURS.

Gassner, Louis.1524 Bush

Lees, H. & Co.1440 Van Ness Ave

Wallace, Robert.126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.515 Market

Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.357 Ellis

Day, Thos. Co.725 Mission

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.158 1st

GAS GENERATORS.

Reichert, Theo.1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co.919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.345 Haight

GLASS MANUFACTURERS.

Illinois Pacific Glass Co. 15th & Folsom

Pacific Coast Glass Wks. 7th & Irwin

Pacific Window Glass Co.214 Natoma

United States Glass Co. 682 Mission

GLOVES.

Moss, Geo. A.1520 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son.308 Postal Telegraph Bldg.

California Glue Works. Merch. Ex.

Carlisle, Keim & Co.Merchants' Exchange Bldg

GRAIN AND BEAN DEALERS.

Barnard & Bunker.149 California

Wm. Roslington Co. (Inc.)224 California

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONO-

GRAPHS.

Columbia Phonograph Co.O'Farrell and Van Ness

GROCERS.

City of Hamburg Co., Inc.118 Oregon

Clausen, C.771 Capp

Cluff, Wm. Co.Spear & Misal

Dannemark Bros.Haight & Scott

De Bernaril, B. & Co.707 Battery

Foster, S. & Co.126 Beale

Getz, M. & Co.135-141 Main

Goldberg, Bowen & Co. 1242 Van Ness

Levaggi, Grannoci & Co. Inc. 412 Front

Haas Bros.Sacramento & Davis

Hubrich, Carl A.301 Devisadero

Hollman, Henry.2805 Mission

Hooper & Jennings.462 Bryant

Irvine Bros.1841 Polk

Lennon, John A.918 Eddy

McCullough Co., M. A.154-156 Sixth

Meyer, A. & Co.136 Stenart

Newbauer, J. H. & Co. Davis & Pacific

Peters Bros.901 Cole

Rathjen Bros.39 Stockton

Rothschild, John & Co.11 Spear

Snook, James A. & Co.247 Davis

Stolz, Jos. A. Co.1931 Fillmore

Sussman, Wendmer & Co.140 Spear

Tillman & Bendell.Pine & Davis

West, Elliott & Gordon.500-504 Hayes

Wellman, Peck & Co.311-337 East

GUNS AND AMMUNITION

Bekeart, Phil B. Co.717 Market

Goicher Bros.513 Market

Shreve & Barber Co.1023 Market

HAMMAM BATHS.

Burns, Edw. F.815 Eddy

HARDWARE.

Alexander-Yost Co.560 Market

Arnold Hardware Co.848 Webster

Baker & Hamilton.465 Brannan

Brittain & Co.940 Market

Brown, Chas. & Son.950 Van Ness

Brown, The Ralph Co.224 Fifth

Dean, S. J.1156 Market

Danahy, W. J.11 Stockton

Dunham, Carriage & Hardware, St. & Ks

Frolich, Christian. Pacific Union Club

Holbrook, Merrill & Stetson, 6 & Twms

Ils, J. G. & Co.827 Mission

Jones, Ed.1182 Market

Marshall-Newell Supply Co. 146 Surt
Montague, W. W. & Co.Turk & Polk
Palace Hdw. & Steel Co. 7th & Twmsd
Palace Hardware Co.51 Market
Rosekrans, H. & Co.511 Sixth
Smith, P. A., Co.638 Fourth
Williams Hdw. & Stove Co. 1625 Mkt
Wright Hdw. Co.77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.Golden Gate Ave, near Fillmore

HAT MANUFACTURERS.

California Hat Co.1420 Howard

Triest & Co.734-738 Mission

HATTERS.

Carroll, Paul T.706 Market

Collins, Chas. J.822 Market

Colman Co.476 Sutter

Dillon, Tom. Van Ness Ave & McAllister

Christensen & Goodwin ..241 Sansome
Commercial Union Assurance Co., Ltd.
.....Sansome and Halleck
Connor, John ..43 S. Broderick
Davis, J. B. F. & Son ..Mont. & Sacto
Dornin, John ..604 Merchants' Ex.
Wm. A. Drennan ..604 Merchants' Ex.
Duncan & Rehlfisch ..Sansome & Sacto
Fireman's Fund Ins. Co., Cal. & Sanso
Gutte & Frank ..214 Front
Herold, Rudolph Jr.53 Post
Hilman, John R. & Son ..160 Sansome
Insurance Co. of N. A.102 Battery
Kilgarif & Beaver ..Post & Grant Av.
Liverpool & London & Globe Ins. Co.
.....422 California
London & Lancashire Fire Insurance
Co.571 Sacramento
London Assurance Corporation ..
.....Sansome and Pine
Manheim, Diphren & Co. 453-455 Mtky
McDonald & Miles ..211 Sansome
McNear & Wayman ..Sansome & Sacto
Miller, T. L.Pine & Leldesdorf
New Zealand Insurance Co.343 Sansome
Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co.401 Sansome
Palache & Hewitt ..430 California
Perrin, Howard ..701 Monadnock Bldg.
Potter, Edw. E.573 Sacramento
Preferred Accident Ins Co. 704 Mkt
Queen Insurance Co.122 Sansome
Royal Insurance Co.122 Sansome
Rosenthal, Louis ..1306 Post
Spertling, Frank ..537 Sacramento
Stovel, C. J.Monadnock Bldg.
Travelers' Ins. Co.320 Sansome
Voss, Conrad & Co.122 Sansome
Wanloek, M.211 Sansome
Ward, C. H.348 Pine
West Coast Life Ins. Co.307 Merchants' Ex.
Whitely, Henry M.407 Montgomery
Wilson, Horace ..407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.Crocketer Bldg.
Sartorius Co.Fifteenth and Utah

IRON, ORNAMENTAL.

Jackson, Byron, Iron Works..W. Berk'y
Moore & Scott Iron Works ..Main & Howard
Morton & Hedley ..215 Harrison
Risdon Iron Works ..298 Steuart
Vulcan Iron Works ..604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Taylor & Spottswood Co. 19th & Minn.
Woods & Huddart ..336 Market

IRON & STEEL SALES AGENTS.
Pike, C. W. Co.310 Sansome

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.1465 Polk
Solomon, C. Jr.314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.439 Turk

JEWELERS.

Abrams, Henry M. Co.717 Market
Andrews, A.909 Van Ness Ave
Baldwin Jewelry Co. 1261 Van Ness Ave
California Jewelry Co.704 Market
Carrau & Green ..1510 Buchanan
Dinkelspiel, J. S.156 Post
Dorrance-Battin Co.Chronicle Bldg
Eisenberg, A. & Co.Post and Kearny
Gindermann, W.813 Market
Greenzweig, Geo. & Co.150 Post
Hall, A. I. & Son ..150 Post
Hammersmith & Co. Sutter & Grant Av.
Heringh, Leo ..898 Steiner
Isaacs, Abe ..704 Market
Judis, Alphonse Co.717 Market
Lehrberger, J. S. & Co.704 Market
Mayer & Weischenk ..150 Post
Norman Bros.Bush & Van Ness Ave
Radke & Co.704 Market
Schusler, M. & Co.704 Market
Shreve & Co. Van Ness & Sacramento
Sorensen, James A. & Co.715 Market
Vanderslice, W. K. & Co. 1615 V. Ness

JEWELERS' SUPPLIES.

Mathews, Roy P. Co.717 Market
Muhs & Lochbaum Co. 1606 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co. 398 McAllister
Gantner & Matern Co.1600 Van Ness

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. Cal. & V. Ness
Marks Bros.Eddy & Fillmore
Mann, I. & Co. Van Ness & Austin Ave
Schwartz & Goodman ..1545 Fillmore
Paragon, The ..Van Ness Ave & Post

LADIES' TAILORS.

Flamm, G.2202 California

LAMPS.

Boesch Lamp Co.1135 Mission
Bauer Lamp & Reflector Co. 528 Gough

LAUNDRIES.

La Grande Laundry Co.234 Twelfth
Metropolitan Laundry Co. 1148 Harrison
National Laundry Co.3844 Eighteenth
San Francisco Laundry ..1408 Turk
White Star Laundry ..385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co.583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Gosinsky & Co.747 Sansome
Kohlberg & Co.526 Washington
LEATHER AND LEATHER GOODS.
Brown & Adams ..431 Battery
Frank, S. H. & Co.416 Battery
Wagner Leather Co.Sierra Bldg.
Harpham & Jansen ..524 Washington
Kauffman, Davidson & Semmel 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co.95 Market
Holmes Lime Co.704 Market

LITHOGRAPHERS.

Britton & Rey ..555 Commercial
Galloway Lithograph Co. 513 Howard
Schmidt Lithograph Co.Second and Bryant

LIVERY STABLES.

Christensen, E. C. & Son ..1210 Valencia
Clemens, C. J.316 Fulton
Kelly, Thomas & Sons ..Pine & Franklin
Pease, E. R.1009 Valencia

LUMBER DEALERS.

Alblon Lumber Co.Alblon, Calif.
Blyth & Trott ..Spear & Mission
Casper Lumber Co.810 Kohl Bldg.
Collins, Geo. H.502 California
Dodge, E. J. & Co.16 California
Dober & Carson Co. Merchants' Ex.
Excelsior Redwood Co. 4th & Channel
Ford, Chas. D. Co.Merchants' Ex.
Grays Haroor Commercial Co.Foot of Third St
Greenwald, Otto H.901 Alaska Commercial Bldg.
Hammond Lumber Co. Mechts. Ex. Bldg.
Hihn, F. A. Co.533 Howard
Hobbs-Wall & Co.110 Market
Hoggar, C. A. & Co.110 Market
Hooper, F. P. & J.20 Howard
Hoyer, E. A. Co.268 Market
Krause, G. W. Co.Twenty-third & Shotwell
Meyer, Adolph ..1510 Devisadero
Pacific Lumber Co.16 California
Pope & Talbot ..Foot of Third St
Renton, Holmes & Co.116 Battery
Seymour & Elliot ..142 Townsend
Simpson Lumber Co.112 Market
Slade, S. E. Lumber Co.112 Market
Soule, John F.310 Sansome
Tacoma Mill Co.42 Market
Templeman, Henry ..1216 Flood Bldg
Union Lumber Co.Crocketer Bldg.
Van Arsdale-Harris Lumber Co.Fifth & Brannan
Wendling, G. X.James Flood Bldg
White, L. E. Co.Balboa Bldg.

MACARONI MANUFACTURERS.

Spilvato, C. R. & Co.956 Bryant
Podesta, L. R.512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.514 Market
American Tool Works ..109 Mission
Boyle, Luey Co.100 Front
California Hydraulic Engineering Co.523 Market
California Tool Works ..143 Beale
Compressed Air Machinery Co.Jessie & Eckert
Cyclops Iron Works ..223 Main
Davis, Norris K. Machine Works ..Seventh & Harrison
Evans, C. H. & Co.183 Fremont
Goldschmidt-Thermit Co. 432 Folsom
Garratt, W. T. Co. Fremont & Natoma
Henshaw Bulkley Co.19 Fremont
Hewitt Machinery Co.59 Second
Marwedel, C. W.256 Ninth
Meese & Gottfried Co. 19th & Harrison
Moore, Chas. C. & Co.63 First
Pacific Tool & Supply Co. 402 Mission
Pennington, G. W. & Sons, 313 Folsom
Pierston, Reed & Co. Monadnock B.
Sanitary Devices Manufacturing Co. 24 Montgomery
Schilling, Adam & Sons ..211 Main
Union Iron Works ..Potrero, S. F.
Young, A. L. Machinery Co. 23 Fremont

MANTELS, GRATES AND TILES.

Mangrum & Otter ..561 Mission
Rigney, Thos. F.2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.2386 Green
Coates & Campbell Co.565 Mission
Eberhard, Geo. F. Co. The ..330-332 Fremont
French & Linforth ..Wells Fargo Bldg.
Hugson & Merten ..418 Market
Luscombe & Isaacs ..322 Battery
McLeod Mercantile Co.143 Bush
Maydwell, C. A.268 Market
Morgan & Allen Co.717 Market
Robinson Bros.Third & Mission
Sears, H. J.402 Monadnock
Simonds, S. E. Co.114 Sansome

MARBLE WORKS.

Musto, Jos. Sons-Keanan Co.635-666 North Point

MATTRESSES AND UPHOLSTERY.

Continental Bedding Mfg. Co.219 San Bruno Ave
Crescent Feather Co. 19th & Harrison
Hagemann, H. M.1529 Pine
Hoey, John ..Rhode Island & Eighth
Klonstock Fred ..3320 18th
McRostey, L. H.927 Market

MEN'S FURNISHING GOODS.

Berger, Nat.1449 Fillmore

Berger, Sam.1449 Fillmore
Bullock & Jones ..Post and Kearny
Cluett, Peabody & Co. Howd & H. Ct.
Ellis, Milton & Co.935 Van Ness
Dorey & Cunningham ..11 Market
Greenbaum, Well & Michels ..Mission bet. 3d & 4th
Hansen & Erick ..Montgomery and California
Neustader Bros.First & Mission
Rogerson, J. C.1017 Valencia
Torgery, The. Montgomery & California
Bernstein, Sam.1138 Geary

MERCHANT TAILORS.

Growall, W. L. Co.704 Market
Harshall, A.321 Crocker Bldg
Jacobi, J. M. & Co.Sutter and Montg.
Lyons, Chas.1472 Fillmore
Martin Bros.Humboldt Bk. Bldg.
Reid, J. & Son ..943 Van Ness
Stell, Henry Co.642 Market
Valentine, R.724 Market

METAL WORKS.

Finn, John Metal Works ..334 Second
Pacific Metal Works ..153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy ..231 Franklin
Jersey Farm Co.3550 Nineteenth
Loewe, Wm. G.812 Guerrero
Standard Milk Co.3201 Sixteenth

MILLINERY.

Butler-Schultz Co.731 Market
Hinz & Landt ..975 Geary
Holm & Nathan ..Bush & Polk
Muller & Raas Co.Polk & Bush
New York Millinery ..133 Van Ness
Spencer & Mitau ..1140 Van Ness Ave

MINERAL WATERS.

Ring Bros.Nineteenth & Castro
Eggers, Chas. & Co.118 Eureka
Shasta Water Co.6th & Brannan
Witter Medical Springs Co., Room
411, Westhank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.
Bourn, W. B.2560 Webster
Raiston, W. C.368 Bush

MINING MACHINERY.

Woodbury, Geo. E.238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co.14 Sansome
Heineman, H. M.1649 Bush
Samter, L. & Sons ..758 Mission

NEWS DEALERS.

Foster & Orear ..Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.337 Mission

NUT DEALERS.

Sunset Nut Shelling Co.427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.674 Mission
Yawman & Erbe Mfg. Co.712 Mission

OILS.

Porter, W. S.2029 California
Standard Oil Co.461 Market

OPTICIANS.

Bertling Optical Co.186 Bush
California Optical Co.181 Post
Chinn-Beretta Optical Co.1557 Van Ness
Hirsch & Kaiser ..218 Post
Kahn, Geo. H.1232 Van Ness Ave
Kahn, Henry & Co.636 Market

OVERALLS.

Armer, A. M. & Co.763 Mission

OYSTER DEALERS.

Darbee & Immel ..1886 Fillmore
Morgan Oyster Co. The ..614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n ..Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson ..85 Sacramento

PAINTS AND OILS.

Bass-Hunter Paint Co.816 Mission
Cinch, C. G. & Co.155 King
Fuller, W. P. & Co.Beale & Mission
Klatt-Hirsch & Co.113 Front
Magner Bros.419 Jackson
Nason, R. N. & Co.Utah & Fifteenth
Whittier-Coburn Co.Howard & Beale

PAINTERS AND PAPER HANGERS.

Brace, N.459 Valencia
Fraser, John P.841 O'Farrell
St. Denis, J. Co.1457 Ellis

PAPER, PAPER BAGS AND PAPER BOXES.

Bonstell & Co.118 1st
Cal. Paper & Board Mills 310 California
Cal. Paper Box Co.3175 Sixteenth
Crown-Columbia Pulp & Paper Co.701 Alaska Commercial Bldg.
Fleishhacker, A. & Co.134 Fremont

Pacific Coast Paper Co.545 Mission
Swick, C. E., Agt. Graham Paper Co.,
St. Louis, Mo.258 Market
Un. Bag & Paper Co., 1059 Frkin, Old
Williar, H. R.Chronicle Bldg.
Zellerbach, A. & Sons. Battery & Jack'n
PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co.392 Church
Pawnee Indian Medicine Co. 2476 Howd
Law, Herbert E., Viavi Bldg. 636 Pine
Nat. Pharmacy Co. 957 Bdwy, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co. Turk & V. Ness
Waters, R. J. & Co.717 Market
Weldner, Chas.787 Market

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.Chronicle Bldg.

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.3303 Clay
Bryant, Edgar R., M. D.350 Post
O'Evelyn, Frederick W., M. D.Central Building, Polk & Sutter
Gibbons, Henry Jr., M. D.350 Post
Mann, C. S., M. D. P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
Palmer, Geo. H., M. D.2446 Jackson
Pischel, Kaspar, M. D. 1817 California
McNutt, W. F., M. D.1800 O'Farrell
Regensburger, Martin, M. D. 3376 Clay
Rosenstrin, Julius, M. D.1424 Gough
Sherman, Harry M., Union Sq. Bldg.
Vecki, Victor G., M. D.1408 Geary
Ward, Jas. W., M. D.391 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son ..529 McAllister
Curtaz, Benj. & Son, 1615 Van Ness
Detemeler Piano Co.836 Valencia
Eilers Music Co.1130 Van Ness Ave
Kohler & Chae ..Sutter & Franklin
Mauzy, Byron ..250 Stockton
Sherman-Clay Co.Kearny & Sutter

PICKLE MANUFACTURERS.

Fisher Packing Co.

PLUMBERS.

Ickelheimer Bros.1115 Sutter
Murray Bros.623 Sacramento
Snook, Wm. & Son ..602 Clay
Wilson, W. F. Co.1177-1179 Turk
Wittmann, Lyman & Co.315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Dalziel-Moller Co.543 Mission
Tay, George H. Co.Mission & 2nd

POKE PACKERS AND PROVISION DEALERS.

Armour & Co.Battery & Union
Heineman & Stern ..1040 McAllister
Roth, Blum & Co.50 California
South S. F. Packing & Pvn. Co.407 Front
Western Meat Co.6th & Townsend
Wilfert Bros.5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.318 Scott
O'Brien, Spotorno & Mitchell ..California Market

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.Chronicle Bldg.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau ..Mission and First

PRINTERS.

Barry, J. H. Co.1126 Mission
Bauman Printing Co.120 Church
Brunt, Walter N. Co.391 Jessie
City Commercial Co.509 Howard
City Printing Co.747 Market
Dempster Bros.447 Minna
Freygang Printing Co.1322 Howard
Gilmartin Co. The ..45 Ecker
Monahan, John & Co.311 Battery
Murdoch Press ..68 Fremont
Myself-Rollins Bank Note Co. 22 Clay
Pernau Publishing Co.423 Hayes
Phillips & Van Orden Co. 511 Howard
Torres, Jos. M.Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell & Co.645-663 Battery

PROPERTY OWNERS.

Crocker Estate Co.Crocketer Bldg.
Flood, James L.James Flood Bldg.
Hewes, D.Orange, Cal
Holmes Investment Co. The ..Foxcroft Bldg.
Law, Hartland ..636 Pine
Marye, Geo. T. Jr.345 Haight
Newbauer, H. W.1914 Sacramento
Parrott, John ..502 California
Payson, A. H.Santa Fe Office
Quinn, John E.1221 Polk
Runyon, E. W.615 Monadnock Bldg
Schussler, H.375 Sutter
Shiels Estate Co.1380 Sutter
Wilson, A. W.Turk and Taylor

PUBLIC WEIGHERS.

McKenna, Jas F.Third-St. Wharf
Ordway, W. C.Sixth and Yuma

PUBLISHERS.

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 Martinoni, E. 714 Montgomery
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 Schilling, C. & Co. 20th & Minnesota
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 Sherwood & Sherwood. 54-56 Pine
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 Koshland, S. Co. 110 Market
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YEAST AND VINEGAR MANERS.
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 Golden Gate Compressed Yeast Co.
 26 Mint Ave.

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

NOMINATING JUDGES.

Probably the best thing about Attorney William Denman's plan for improving the method of making nominations for the bench is that it is a practical, workable reform. The Merchants' Association is frequently asked to lend its influence to reform measures whose proponents place great faith in them, but which, on analysis, appear visionary and ill-adapted to the end sought. This measure, however, has met with unqualified approval by the directors because it looks as though it would do the work.

It discredits our claims to political genius as a people that our judges should have to dicker with political bosses or convention delegates for nominations, and even appeal for support to attorneys practicing before them. Our theory is that the bench shall be above all influence, yet our methods of nomination almost compel honest judges to ask favors entailing personal obligations, and offer corrupt ones a chance practically to pledge favorable decisions in advance, if need be, to the interests that control our party machinery. The wonder is that the system does not work much worse than it does. We suppose that what keeps it up to its present standard is the power of public opinion, but that is only permitted to operate by the consent or concurrence of those holding party control.

The public can, however, be trusted to elect an honest man to the bench if it knows him, and if he can be nominated. The judges serving now are pretty well known to the community. If any of them wishes renomination he should have it without having to haggle for it, and the people should have a chance to say whether they will continue him in office.

For this, the Denman measure provides by giving an incumbent judge a legal right to renomination, if he cares to exercise it. He will not have to ask any man for votes in the convention. His office is to enforce laws, not policies, so there is no reason why he should be a party man, and none why he should

have the advantage of a party name and the entirely improper assistance of some irrelevant party policy.

This measure has been well conceived and carefully drawn, and should have the support of public sentiment throughout the state. The politics of a judge are his own business. They have no more to do with his qualifications for the bench than the brand of cigars he smokes.

ISLAIS CREEK.

The Islais Creek agreement, whereby it is proposed to ask the State to purchase 63 blocks of land instead of 44, an agreement in which the leaders of the Mission interests have concurred, may be set down as one of the best achievements of the Merchants' Association in recent years. We say it with all due recognition of the admirable spirit of fairness and conciliation, on the part of the other commercial organizations, that made the agreement possible.

Either of them would have been glad to render the same service to the City had circumstances put it in their way. It happened that the Merchants' Association occupied a position that made it perfectly impartial and gave weight to its suggestions; and the opportunity created the duty. The rest of it was merely a case of unremitting effort at bringing the various interests together, and this all of the committeemen, from all three organizations, were willing to give. They have devoted their time to it with generosity, and at least one of them voted with the utmost unselfishness, for the decision for which he worked consistently throughout was directly and definitely against his own property interests.

That the Association was able thus to step into the breach and prevent San Francisco from remaining, on the question of its harbor development, a house divided against itself, is a matter for some feeling of pride on the part of its directors and officers. It has always endeavored and always will endeavor to serve San Francisco in an equally disinterested fashion.

CHARITY FRAUDS.

Elsewhere in this number of the "Review" will be found an announcement of the resumption of work by the Charities Endorsement Committee. How valuable this work was in the past is indicated to a slight degree by the following statement, which appeared lately in "Co-operation," published by the Chicago Bureau of Charities, as part of a warning against charity frauds:

"The professional promoter does not, as a rule, confine her operations to a single city, but travels from point to point, taking with her her expert ticket sellers. San Francisco has made such a vigorous fight against this abuse that the promoters now avoid that city, which formerly was one of their favorite fields of operation."

Bogus "charities" can be starved out, just as bubonic rats have been. It requires co-operation, but San Franciscans have learned that lesson, at least in part.

TUBERCULOSIS.

If there is any State in the Union that needs a sanatorium for the treatment of curable cases of tuberculosis it is California. It has been made a consumptives' resort by world-wide representation that tuberculosis patients would recover here, and yet no adequate means have been supplied to assist that recovery in cases where the sufferer reaches the State without funds and unable to work.

Many states that need them less have such sanatoria. Unfortunately, when California was ready for it the State was financially embarrassed for the time by the San Francisco calamity, and a prudent governor, with an eye to probably necessary economy, vetoed the bill. That embarrassment does not now exist, and one of the first things California should do, if only for the protection of her own people, is to establish the tuberculosis sanatorium.

RECONSTRUCTING SIDEWALKS

Much Good Is Being Done in Making Down Town Streets Passable for Pedestrians.

Although the holidays, and the rainy weather succeeding, have delayed the work of having sidewalks reconstructed in the down-town district, much has been accomplished by the City's special sidewalk inspector, Mr. Joseph I. Dimond, and through the Merchants' Association, in looking up owners and persuading them that they would better comply with the law.

Several complaints have come to the Merchants' Association direct. These are investigated, and if found to have merit are forwarded to the Street Repair Department of the Board of Works, and at the same time the responsible owner or contractor is urged to avoid trouble by doing his duty. The work will be kept up until there are no obstructions or missing sidewalks on the main traveled streets.

MERCHANTS' ASSOCIATION ATTRACTS MORE NEW MEMBERS

Recognizing the Merchants' Association's influence and power for good in the community, reputable merchants continue to join its ranks. The following have recently applied and been elected to membership:

Meyer Cloak & Suit House, Cloaks and Suits, 114 Sansome.
Braun-Knecht-Heimann Co., Industrial Chemicals, 576 Mission.
C. E. Swick, Agent Graham Paper Co., St. Louis, 268 Market.
Clark T. Cutting, Cash and Parcel Carriers and Pneumatic Tube Service, 1003 Claus Spreckels Building.
Lamson Consolidated Store Service Co., Cash and Parcel Carriers and Pneumatic Tube Service, 1003 Claus Spreckels Building.

City Attorney Long has advised the Board of Supervisors that it has the power to regulate by ordinance "the kind, height and number of poles erected on any street or block for the purpose of carrying electric current for light, power, telephone or telegraph communication.

Assessed valuations in California have increased \$112,893,568 since last year. They are fast approaching the two billion mark, aggregating at present \$1,991,554,603.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✱

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

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SAN FRANCISCO, CAL., MARCH, 1909.

No. 151

CITY SUPPLY SCHEDULES ARE BEING OVERHAULED

Merchants' Association Working to Make Them Conform to Trade Customs.

The special agent employed by the Merchants' Association to investigate the requirements of schedules for City supplies so that merchants might be induced to bid for municipal contracts, has completed his field work and is now compiling his report. The Supervisors will call on the various departments, to furnish lists of supplies needed, by March 15. The Association will submit its findings by that date or soon after, so that schedules may be printed in conformity with them. A great deal of work has been done in this matter, and representatives of the Association and of the leading lines of business interested have gone over the schedules very thoroughly. The results should be of value to the City.

FAVORS A TUNNEL ROAD TO THE NORTH BEACH SECTION

In regard to the application recently made to the Supervisors for a call for bids on a franchise for a street car line on Stockton street, the Merchants' Association passed the following resolution on February 16, and notified the Board of Supervisors to that effect:

Resolved, That the Merchants' Association of San Francisco is of the opinion that a street railroad on Stockton Street, from its intersection with Market Street to its northerly termination on the water front, a subway or tunnel being used from Sutter Street to Sacramento Street, would be a public benefit inasmuch as such a line would furnish direct communication from the North Beach District to the new retail district and provide additional crosstown transportation facilities.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

L. M. King, Secretary.

ATTENDS TO COMPLAINTS OF MISSING SIDEWALKS

The Merchants' Association is persistently following up the sidewalk work it began a few months back, and the results are showing in reconstructed walks in the business section of the burned district. Complaints received at this office are promptly taken up with the Superintendent of Street Repairs, Mr. Benjamin Heath, and through the special sidewalk inspector, Mr. Joseph Dimond, seldom fail to receive prompt and effective attention. This work will be pursued until there is no further need of it.

MAKE THE APPROPRIATION THEN SETTLE ON THE SITE

Association Urges Marine Hospital Be Provided For and Location Fixed Later.

Regardless of any difference of opinion between the Presidio and Angel Island as a location for the Marine Hospital buildings, the Merchants' Association wishes to see the appropriation made. The matter of site can be settled later. Accordingly, the Board of Directors sent the following telegram to Senator Perkins:

San Francisco, Feb. 12, 1909.

Hon. George C. Perkins, United States Senate,
Washington, D. C.:

We strongly urge the passage at this session of Congress of the bill for five hundred thousand dollars appropriation for new buildings for a marine hospital, leaving the question of location to be determined later, if there is any dispute regarding the site.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

FOR BETTER CAR SERVICE IN THE OUTLYING DISTRICTS

Merchants' Association Has Its Special Agent Study the Transportation Needs of San Francisco's Near-by Suburbs

For the purpose of ascertaining routes by which existing car lines might be extended or new lines laid, in order to improve the transportation facilities of the City and also enable people to build homes on large areas of land now vacant, the Merchants' Association, through its Committee on Street Railroads, I. O. Upham, chairman, had its former engineering inspector, Mr. Benjamin Heath, at work for several weeks looking over the field and studying the transportation needs of various neighborhoods and sections of San Francisco. His report in full will be printed in the Merchants' Association's Quarterly Bulletin. A brief summary is as follows:

North Beach District.

Present terminus of one route, Chestnut and Sansome; of the other, end of Powell street. This district is thickly settled, and if the Sansome street line were extended west on Chestnut to Montgomery, north to Francisco, west to Kearny, north to Bay and west to Taylor, a large business section would have better service.

TRADE-AT-HOME CAMPAIGN GETS ASSOCIATION SUPPORT

Differential Freight Rate On Shipments of Raw Steel for San Francisco Is Urged.

San Francisco, Jan. 25th, 1909.

H. W. Kerrigan, Commercial Representative Metal Trades Association, Auditorium Annex, Chicago, Ill.

After thorough investigation by a special committee, we strongly urge a differential freight rate in favor of raw material; otherwise we fear our structural steel shops must retire from business. Industrial San Francisco endorses your action.

MERCHANTS' ASSOCIATION OF SAN
FRANCISCO.

Andrew M. Davis, President.

The above dispatch was sent to Mr. Kerrigan as a measure of assistance to his efforts with the Transcontinental Freight Bureau at Chicago to secure a railway tariff on raw or unfabricated structural steel, so that San Francisco shops might compete with Eastern concerns in furnishing frames and other metal for local building. Mr. Kerrigan sought the differential in the shape of a reduction of \$3 a ton on plain steel.

Golden Gate Valley District.

Present North Beach and Broadway line could be extended to reach the proposed Government transport docks by way of Bay or Beach streets. The Fillmore street line could be extended to Fort Mason. The Presidio and Ferries could run a loop off Baker street at Francisco and a line east on Francisco to Franklin, thence south to connect with the present line. This section is now sparsely occupied, but should build up rapidly with transportation facilities and projected Government improvements.

Sunset and Parkside.

Sunset is thickly populated, but many have to make a long walk to reach a car. It would be a great convenience if the Parnassus avenue line were extended to Ninth avenue, and thence south about 3,000 feet to M street. The Parkside district will be, with the lines in prospect, well enough supplied for the present.

Ingleside and Ocean View.

Along the Ingleside line, or Ocean House Road, and on the slope of the hill lying to the south of Ingleside Park, there is a large area of vacant land, and no improvements are being made. I could not see wherein a change of the present

route would be of any benefit. In the Ocean View section there is a large population which would be benefited if the terminus of the present line were changed so the line would run through Broad street or Farallone street to the Lake Merced property, and from the Southern Pacific depot at Ocean View to the present terminal point.

Sunnyside.

Large population, two large schools, and plenty of vacant home-sites. The United Railroads use the old San Mateo power house as a paint shop and a track runs to it from San Jose avenue. Work cars run on it, but not passenger cars. This line could be extended to the Sutro Forest Tract, and further, and would serve a large number of residents. The district extends to the rear of the Ingleside Coursing Park, and would hold a large population, if built up.

Excelsior Homestead Section.

This district, extending east from the Mission Road to the top of the hills, and south from Silver avenue to Amazon avenue, is densely populated. The only way to make it more convenient for the people living there would be by a loop. At present the Onondaga avenue and Polk street line terminates at about Russia avenue on the Mission road. This line could be extended east on Russia avenue to Edinburgh or Naples street, thence north and return to Mission road via China avenue. Grades might be established that would allow this district to be reached by way of Silver avenue. Along this line, on both sides of Silver avenue, is a large amount of vacant land, and a crosstown line, running from Mission road over Silver avenue, to connect with the Kentucky street line at Fifteenth and Railroad avenues, would give ready access to these lands, and be one of great benefit to the University Mound District.

University Mound District.

A loop off the San Bruno line, running up Silver avenue to University avenue, thence south to Wayland street, thence east to Holyoke street, south to Woolsey and east to the San Bruno road, would be a great convenience to the people of this district.

Bernal Heights.

There is a large population, and more than enough vacant land to double it, but the street railway problem is difficult. A crosstown line seems to be the easiest solution, joining the Mission street and San Bruno lines along Courtland avenue, but there are possible difficulties of grade and right of way even here. There are alternatives. Extending the Folsom street line by tunnel would put this line into the heart of the district. The Courtland avenue line could be extended from the San Bruno line across the marsh to Thirteenth avenue and make connections with the Kentucky street line.

Hunter's Point District.

Large vacant area, with fine views of Bay and City. No street work. Trail leading to drydocks. Rocky formation. To bring the drydocks within reach I would suggest a line leaving Railroad avenue at Eighteenth, or at Bay View avenue, running east as far as graded, then grade a line around the base of the point, from the south. The route by Bay View avenue would accommodate quite a large population in Bay View district.

Visitation Valley.

The line terminating within thirty feet of the San Mateo boundary could be extended wholly in San Francisco county up the valley and over Amazon avenue to connect with the Mission street line, running through the southern part of the Excelsior Homestead district.

Not the Only Routes.

In the lines of projected routes given above, I do not intend to convey the idea that they are the only routes feasible in these several districts. There are others, but the ones selected serve to call attention to the great need of improvement to reach the outlying sections that are suitable for homes. (Signed)

BENJAMIN HEATH, Inspector.

CHOOSING SUPERVISORS BY WARDS INVITES CORRUPTION

Charter is Not at Fault in Regard to Elections at Large, and Should Not be Amended

BY D. V. KELLY

I wish to interest the Merchants' Association in the charter amendments proposed by the Federation of Mission Clubs. I can not believe that these gentlemen have given much thought to the matter, or they would have hesitated before they endorsed a scheme that was discredited and abandoned in this City years ago.

Some Wards Could Not Elect Lincoln.

Ward supervisors are just what the words suggest. San Francisco was at one time cursed with the rotten borough system. New York and Chicago are today. There are wards in both of these cities today in which it is doubtful if George Washington, Abraham Lincoln, Andrew Jackson, or Theodore Roosevelt could be elected Councilman or Supervisor, unless he had the endorsement of the gang. While there is no city in the Union where they could not be so elected at large.

Ward elections and wards are the strongholds of the bosses. Nothing is easier for a boss than the controlling of wards. Ward-elected Supervisors may and have defied public opinion in a manner which no official elected at large dare do. Will any one assert that the halls of the various State capitols would not be filled with a very different kind of legislator were Assemblymen and State Senators elected at large rather than by the present system? Whence comes the cry for the elections of United States Senators at large?

Not the Fault of the Charter.

If the present charter system for the election of Supervisors is faulty, it is not fundamentally a charter fault, and some other and very much more logical system than that proposed by the Mission Clubs will have to be advocated before we should change.

Is the present system faulty? I claim that the evidence we have of the results since the adoption of the charter proves rather the contrary. It is true we have elected some boards that have had rather low ideals, to say the least, but we have oftener elected men of which the City can be proud.

I do not believe that the Mission Clubs can name any city in America where the ward system obtains that has ever elected eighteen (100 per cent) Supervisors the equal of our present board, either in honesty, ability, energy, or public spirit. San Francisco has, under the charter, more than once elected just such men.

The Power Is Now in the People.

When we defeated men like our present Supervisors, the people did it, not the charter.

When the people came to and repented of their sins the charter permitted them to atone. Under the ward system it is doubtful if they could have elected even a bare majority, this side of a revolution.

New York and other ward ridden cities have had political revolutions of historic moment. But the ward-elected old gang Aldermen slip in just the same.

At present we find in practice that the nominating conventions really look to it in selecting candidates for Supervisors that

they are representative of the various sections of our City, thus securing the only benefit that can be claimed for the ward system, namely, a first hand knowledge of the needs of the different sections in the legislative body, without fastening a system of rotten boroughs on our City.

In practice, we nominate by wards; by law, we elect at large.

The power to select and elect capable and honest men lies with the voters. If they prefer to elect a lot of brigands they should not pass the buck up to the charter. There is not one voter in San Francisco who does not know the difference between right and wrong, and it ill becomes them to claim that the charter was responsible for the election of a lot of rogues to office.

No Use of Extending the Term.

Whether it really is beyond the power, or requires more attention to the ballot, than careless voters will give to elect eighteen honest men at one time, experience does not confirm. Rather the contrary has been proved. Still I cannot see that any great harm could result if we were to select nine each year. But absolutely no good argument can be brought to favor extending the term of office to four or six years. There is no greater factor in good government than short terms for those offices which deal most directly with the people, such as Congressmen and Supervisors. It is very much easier to keep on re-electing eighteen honest men than it is to remove one dishonest man from office.

The question of paying Supervisors \$250 per month and requiring them to devote all their time to their office is debatable. I believe that eighteen honest, capable men, devoting all their time to legislating could doubtless make all the laws needed in the entire State of California, and have time enough for vacations.

Certain it is that the large salary would instantly decrease the standing of the Supervisors. It would bring in a largely increased number of aspirants, whose bitter fight for the salary would drive away the type of man that seeks such an office for the honor it confers. Boards like the present enhance the dignity of office; and to be a Supervisor today is a distinction any citizen might covet. If our people continue to select such men in the future the honor of being a Supervisor will appeal to just the kind of man our City needs.

The present Supervisors find no difficulty in serving the City well and earning a living in their various occupations. With few exceptions none of them are rich men. Most of them are far from rich, which serves to illustrate that the nominal salary we pay does not tend to exclude poor men from the office (the main argument against nominal salaries).

For these reasons I urge the Merchants' Association to make an active fight against the proposed changes. If some changes are desirable let them be along different lines, and for more logical reasons. Let us step forward, not fall backward.

THE COMMON WELFARE

A Bulletin of Social and Philanthropic Information

ANNOUNCEMENT. By the courtesy of the Merchants' Association, a page of this journal has been placed at the disposal of the Central Council of the Associated Charities that it may publish each month a brief article dealing with some subject of vital interest in the social or philanthropic field, followed by news items concerning some of the local organizations. It is hoped that intelligent and sustained interest will thus be aroused, and that the various associations working for the public good may, by systematic cooperation, attain the common goal.

Letters have been sent to many of the local philanthropic and charitable organizations asking for items concerning present work and plans for future development. A few replies have been received, and in course of time all correspondents will receive attention, lack of space precluding as prompt publication as is desirable.

OSGOOD PUTNAM, President Associated Charities;
ALICE S. GRIFFITH, Editor.

A WORKING SCHEDULE FOR THE CONTROL OF TUBERCULOSIS

Law Needed Like the One in New York, for the Compulsory Removal of Patients When Necessary

BY LUCY B. FISHER, SUPERVISING NURSE OF THE TUBERCULOSIS CLINIC

The law of physics that a chain is no stronger than its weakest link has its analogy in a city's strength, which is pregnable so long as one member of its community is either physically or morally weak. That cities recognize this principle finds abundant illustration in the enactment of compulsory vaccination laws, quarantine regulations governing our ports and our homes, registration laws for the reporting of all communicable diseases; the municipal maintenance of hospitals; judicial courts, prisons, reformatories and insane asylums.

Legislation for the protection of the health of our cities has made smallpox, scarlet fever, and other virulent diseases, negligible quantities in the compilation of vital statistics by the United States Census Bureau, while defective, or conspicuous absence of legislation in most of the cities of the United States, makes the figures that relate to the deaths from tuberculosis overshadow all others.

200,000 Deaths a Year.

In his letter accepting the presidency of the International Congress on Tuberculosis, the President of the United States has referred to the loss of two hundred thousand lives a year, in our country, from this cause. The statement is a reasonable one and probably well within the limits of precision attaching to any estimate.

High Rate in San Francisco.

The United States Census Bureau shows that San Francisco has the highest death rate from tuberculosis of the largest ten cities in the United States.

In 1908 there were 727 deaths from lung tuberculosis in San Francisco, an increase of sixty-three over the previous year.

These figures are ominous and demand action rather than the ostrich-like attitude of hiding our faces from them.

If Communicable, Then Preventable.

Our working schedule to control this disease should be based on the scientific fact that tuberculosis is a communicable disease; which carries with it the fortunate correlative that it is a preventable one. Such a schedule has practically eliminated the dangers of other communicable diseases, which may be vividly illustrated by the fact that there were only two deaths from smallpox in San Francisco last year.

Fortunately an important part of such a schedule is already in operation, but it is in great need of the active co-operation of the

Merchants' Association. The part that already exists is:

First, a registration law which is to regulate the reporting of all tuberculous cases, and all deaths from tuberculosis. A heavy penalty is imposed for its violation. This law has been practically a dead one until recently, when Health Officer Brodrick began to insist upon its enforcement. The Board of Health's statistical reports show that his efforts have been, at least, partly successful. In January, 1908, only forty-two cases were reported, while in December of the same year 103 were reported.

The relation of this law to the control of tuberculosis is obvious when we know that all houses in San Francisco are disinfected after the death or removal of tuberculous patients.

A Tuberculous Delicatessen Store.

The following illustration will demonstrate the value of the registration law. A few months ago one of the nurses of the Associated Charities was sent to visit a family on Eddy street. The mother of the family was an advanced case of tuberculosis. She was running a bakery and delicatessen store, which meant the constant handling of cooked food all ready for the consumer. She was sleeping in an inside dark room, with her husband and children. The room opened directly into the store. The infection of the family by such an arrangement was inevitable, and the chain of infection from the bakery to the homes in the neighborhood was complete. The family was compelled by the Associated Charities, with the registration law to uphold it, to give up the bakery, and the place was reported to the Board of Health for disinfection.

Aerial Transmission.

Second, an Anti-Expectoration Ordinance. With the proper enforcement of this law, the contagion of tuberculosis may be largely controlled. That the public does not even remotely recognize the danger of the spitting habit, was demonstrated very recently in our City, when a policeman was followed by a crowd and nearly mobbed because he was arresting a man for breaking the Anti-Expectoration Ordinance. The enforcement of this law in San Francisco is particularly important on account of our long dry summers and high winds, which give us a maximum amount of dust with the ocean winds to carry it into our lungs.

Compulsory Removal Law Needed.

If the City is to develop consistently its

plan for the control of tuberculosis on the basis that it is a communicable disease, and if it is to succeed in stamping out this disease in San Francisco, a third law relating to the control of tuberculosis remains to be enacted.

It is the law which the New York Board of Health has framed, for the forcible removal of tuberculous patients to hospitals. It reads, "When the necessary precautions can not or will not be observed, and when others (especially children) are exposed to infection, a patient may be removed to Riverside Sanitarium by force, if necessary, even if consent of patient or family is not obtained."

A Necessary Measure.

With the introduction of such a measure in San Francisco will come the outcry from many that it is harsh and cruel to separate a patient from his family and compel his removal to a hospital. To show the inconsistency of such a protest the following incidents are cited from the writer's personal experience. A few months ago, while riding in a Mission street car, a man sitting next to me suddenly turned his face toward me and remarked, "Don't sit next to me, madam, I have smallpox." His face bore positive evidence to the truth of his words, as it was covered with smallpox pustules. The conductor very willingly stopped the car while the man and I alighted. I telephoned to the Board of Health for the van, and had difficulty in detaining the man until its arrival, as every one in the neighborhood protested against the man sitting on a box near the street curb. He told me that he had slept in four lodging houses on four consecutive nights, as he had not been allowed to stay in any more than one night. The van finally came and I did not hear a single protest from the people on the street when the man was unceremoniously shoved into its dark and uninviting interior. The man recovered and, so far as I know, no one contracted the disease from him.

Infecting the Family.

The other incident relates to a tuberculous patient. On my first visit to Mr. F., who was a far advanced case of tuberculosis, I found his infant lying on the bed beside him. I questioned the wife regarding the sleeping accommodations and learned that she and the baby occupied the same bed with the sick husband. The rooms were small, the family dependent, and the infection of the family almost a certainty, so I urged the hospital, but the man refused to go. In order at least to minimize the danger of infection I sent, through the Associated Charities, a bed and bedding for the use of the woman and baby. When I called a few days later I found the baby, as on my first visit, lying in the same bed with the father. The cot bed was folded up, and the extra mattress and bedding were on the

father's bed. A few months after the father's death the baby developed a cough. When a visitor called, Mrs. F. said, "Don't tell the nurse, for I know she will say it is my fault." A month later the baby died. This is only one incident of many that could be given by physicians and nurses to show the loss of innocent lives through the monstrous willfulness of tuberculous patients.

Must Have Facilities.

If we are to control tuberculosis we must have proper hospital facilities. The accommodations at the City and County Hospital for only eighty-five tuberculous patients are quite inadequate. The average number of tuberculous patients in the old City and County Hospital was 150. In order to accommodate some of the patients whose condition demands immediate hospital care, the hospital is reviving the culpable practice of the old City and County Hospital of putting tuberculous patients in the general ward. Today there are twenty tuberculous patients in I Ward, which is composed of chronic and convalescent patients. If we were ignorant of the scientific fact that tuberculosis is communicable we might be excused for exposing people undermined by disease to this infection, but with our knowledge of this fact the charge of not properly fulfilling the trust of caring for the sick poor of our City might very justly be made.

City Is Exposed.

The infection of sick people is not the only wrong committed on account of the lack of adequate hospital accommodation for the tuberculous patients. Well people are also being infected, as the tuberculous sick are roaming at random in our City. They are in our lodging houses, freely entering our saloons and restaurants and riding in our unventilated street cars. They are properly hospital cases, and have applied for care and been refused for lack of room. They have then been directed to the Associated Charities by the Emergency Hospital, there being no other alternative, and the Society has been compelled to pay for their food and lodging wherever a keeper would admit them.

An average of four a day of these tuberculous patients has been cared for by the Associated Charities for an indefinite period.

The manager of the lodging house that has taken the majority of the men has refused to admit any more, as the lodgers complain of the coughing at night.

The danger to the community, the wrong to the sick man in refusing him hospital care, and the wrong to the Associated Charities of thrusting upon it a burden that does not belong to it and one that it is impossible for it to carry properly, are too obvious to need elaboration. Probably it will be two years before proper provision for this class of patients will be ready at the new City and County Hospital, as the ground on which it is to stand, back of the old City and County Hospital, must be condemned, the titles cleared and a street closed. The need is so immediate for a temporary structure that it will have to be provided if the sick poor of our City, and its well people, are to be cared for and protected properly.

The Immediate Need.

A solution of this immediate problem will be to remodel one of the unoccupied buildings at Ingleside in as inexpensive a way

as practicable, to be used in the interval between the present time and the completion of the new City and County Hospital.

If San Francisco is to have a complete plan for the control of tuberculosis it must provide, as New York, Boston and other large cities have done, a sanitarium for early cases. By doing this, the community will be protected, as the early care will arrest the disease, and the economic loss to the community will diminish, as the wage-earner may be restored to his wage-earning capacity.

Work for the Charitable.

Our City's pocketbook is too empty to do this, so it should be undertaken by charitable people, just as Los Angeles has established a sanitarium under the able leadership of Dr. W. Jarvis Barlow.

Without such an institution the man belonging to that large class that lives in lodging houses and restaurants, the family man or woman who is compelled to live in insanitary surroundings, with inadequate means, are practically condemned to die.

San Francisco is far behind other cities in its hospital facilities for incipient and advanced tuberculous cases, which is one of the factors, undoubtedly, that gives us such a high mortality in this disease.

An important part of the schedule should be the segregation of all tuberculous school children by placing them in school by themselves, where they may have the open-air treatment. This is being done in Providence, R. I., and Boston, with the most encouraging results. The common drinking cup in our school yards, the bad ventilation of our crowded school rooms, and many other broken health laws, make the tuberculous child, who attends our public school, a focus of infection to our healthy children and prevent the possibility of his own recovery.

A Special School Needed.

The children in the Boston school for tuberculous children remain all day, and are given their meals and their resting time. During the latter period the children are taught to relax and take their naps in the steamer chairs provided for them. Outdoor life is made interesting to them by their teacher, who gives them nature studies.

Now that our City is building school houses, one should be especially constructed for the tuberculous children. Its distinctive feature should be the open screened sides, which would allow perfectly pure air in the room; a lunch room; and plenty of yard space. Such a school will give the sick child the chance to recover and be a protection to the well children.

Vital Function of the Nurse.

The importance of the nurse in this campaign against tuberculosis must not be overlooked. She follows the patients that are reported to her to their homes, and instructs them in the ways of preventing the spread of the disease and the means to be used to recover their health. She reports all cases to the Board of Health and all removals of patients, so that the premises may be disinfected. An important feature of her work is hunting for the early cases in families where there are tuberculous patients.

An active campaign against the great white plague in San Francisco will logically follow the realization that a city is only as strong as its weakest member. When this realization comes the enemy that hides in

our midst will have to scuffle if he is to survive the war that will be waged against him.

TUBERCULOSIS ASSOCIATION IS MAKING GOOD PROGRESS

Now Conducts a Clinic and Hopes to Have Its Own Building.

The San Francisco Association for the Study and Prevention of Tuberculosis, during the few months of its existence, has progressed rapidly and its educational campaign is well on foot. Its lectures have been fairly well attended and considerable interest has been shown in its activities. Its membership at present numbers about one thousand.

Its most recent and most efficacious activity is its dispensary, which is temporarily located in the quarters of the Telegraph Hill Neighborhood Association, 1734 Stockton street. This clinic has at present three physicians, Dr. W. R. P. Clark, Dr. James L. Whitney and Dr. Wm. C. Voorsanger, who hold clinics on three mornings of the week. They are the representatives of Cooper Medical College, University of California Medical Department and Mt. Zion Hospital respectively. The Hahnemann Medical College will also have representation, having already appointed a clinician. Another institution has asked for a day, so that soon clinics will be held every day of the week, from 8:30 a. m. until 12:00 m. The nurses in charge are Miss Lucy B. Fisher and Mrs. Everett Jones.

Within the next three months the Association hopes to erect its own building on a lot on Jackson street, which has been leased at a nominal figure. This dispensary, besides treating patients at the clinic, follows them into their homes and through the visiting nurse sees that the doctor's instructions are carried out and that proper food, etc., is furnished them. The number of patients is increasing rapidly. There is no doubt that this dispensary will receive most of the indigent tuberculous individuals of San Francisco, and it will require a great deal of work and a great deal of assistance to take proper care of all of them. If the City of San Francisco wishes to put its stamp of approval upon the herculean task of stamping out the great white plague from our midst, moral encouragement and financial support must be given.

WILLIAM C. VOORSANGER, M. D.,
Secretary.

Promise of a great year for California, and hence prosperity for San Francisco and an auspicious beginning of the annual Portola festival, is contained in the January weather records. In this region there was not even one light frost, but there were 10.54 inches of rain, which is the record for all Januaries since 1878, and over 6 inches better than the average January rainfall for 39 years. Since September 1, 1908, we have had 14.77 inches, which is nearly two inches above the average for that period. February figures will probably make an even better comparative showing.

The lowest temperature in January, 1909, in San Francisco, was 38 degrees above zero. The mean temperature for January during 38 years is 50 above.

TELLS HOW SAN FRANCISCO CAN OBTAIN A GREAT CONVENTION HALL

Charles E. Naylor Outlines to the Association's Directors His Plan for Building an Auditorium, by a Popular Stock Subscription, on the Mechanics' Institute Lot

[While the Merchants' Association has consistently followed the policy of withholding its official endorsement from private enterprises, its Board of Directors has seen fit to allow Mr. Naylor to submit to them his plan for building a quasi-public auditorium in San Francisco, and has accorded to him the privilege of having his scheme presented through the columns of the Review.]

An Auditorium that would seat 14,350 people, and shelter, if occasion required, over 3,000 more, that would help attract the largest conventions and accommodate the largest opera audiences, and that could be used for balls, shows, industrial exhibits, and public gatherings of every kind, is projected for San Francisco, and the promoters hope to build it by a popular stock subscription without burdening the municipality with additional debt.

The site selected is the west, or Polk-street end of the old Mechanics' Institute block, which lies between Polk, Larkin, Hayes and Grove streets. Plans have been made for a structure to face on Polk street, with glass arcades running to ornamental portals on Larkin, so that the building would have entrances and exits on four sides. There would be a vast arena, 110x195 feet, surrounded by sixty-four boxes and a balcony, and there would be a promenade or roof garden balcony thirty feet wide, running around the building, just below the roof, that would be accessible to automobiles by means of inclined planes.

Mr. Charles E. Naylor outlined the proposal at a recent meeting of the directors of the Merchants' Association. He said, in part:

We have secured a contract for a 50-year lease on the Mechanics' Institute block and propose, if the public will back the plan, to erect on the west end the finest Auditorium in the country. The building can be put up for \$400,000, approximately, the cost of the Kansas City Convention Hall. In that structure Sarah Bernhardt played to 6,500 people, and a performance of "Faust" was witnessed by 8,000. The greatest gathering ever held in the old Mechanics' Pavilion was 8,400, during the Christian Endeavor convention. The proposed building would seat 14,350.

Stock for the Public.

The plan is to incorporate, with \$1,000,000 capital stock, divided into 100,000 shares of \$10 each. The subscription should be very popular, and thousands of people should interest themselves sufficiently to take stock, if only to the extent of a few shares—or even one. The building could be ready in nine months from the time the foundations were in.

Through the adoption of this plan, the public would have a chance to erect its own Auditorium by subscribing to the capital stock. The Kansas City Convention Hall cost \$400,000 twice—it was burned down, and was rebuilt, for approximately the first cost, in three months' time. That enterprise has 8,000 stockholders, holding from ten shares to 16,000 shares of stock, at one dollar a share. It should be as much a source of local pride for the City to be provided with a great Auditorium by popular subscription as by a municipal bond issue.

The Real Estate Board was, at first, inclined to recommend that the Auditorium be incorporated in the City's public building scheme, but on more mature consideration they eliminated the Audi-

torium from their project. There are several reasons why the City should not undertake the business and why private capital should. We already have enough debt, and must incur more for a water supply. Again, it would be objectionable to have the work of the City offices subjected to disturbance by concerts and other performances that it will be the main business of the Auditorium to attract. There are, in addition, valid business objections to the political administration of a property of this character.

Considering the time required for submitting a bonding proposal, advertising and selling bonds, and the time consumed in letting the contracts and getting the work done, the City could hardly be expected to have such a building ready in less than six years.

The Proposed Building.

The plans, which have been practically decided upon, provide for a building 275 feet long by 220 feet wide and following generally the Kansas City Convention Hall model; but with some new and attractive features. All upper portions of the structure, including the balcony seats, will be reached by inclines instead of stairs, so arranged that the entire building can be emptied in five minutes without trouble or confusion.

The following comparisons may be noted:

	Kansas City Convention Hall	San Francisco Auditorium
Length of building	314 feet	275 feet
Width of building	198 feet	220 feet
Open arena in center	17,750 sq. feet	21,000 sq. ft.
Open arena seats	3,000	3,500
First balcony seats	5,480	5,850
	Including boxes	Including boxes
Second balcony seats	2,500	5,000
Roof Garden under cover	3,000 used as promenade, etc.	3,000
Total seating capacity	13,980	17,350
Roof Garden area	15,000 sq. ft.	18,200 sq. ft.

The "Roof Garden," as in Kansas City, is a flat surface some 20 feet wide extending entirely around the building just under the roof, and will provide a popular and pleasant promenade. It will be available (as the one in Kansas City is) for displays during expositions, and will be reached by an incline that will accommodate equally automobiles and pedestrians. It is not intended to afford a practical seating space except for resting, or hearing without being able to see what is usually in progress on the floor below; but it will be an excellent location on occasions of promenade concerts and the like where music can be heard to advantage. The actual seating capacity, therefore, each person seated being able to see and hear everything that takes place on a convention platform, will be 14,350, or 3,370 more than the same actual seating ability of the Kansas City ideal hall.

Adaptable to Any Use.

It is also proposed to arrange the floor space so that fully one-half of the seats may be removed, and thereby double the open arena area for the accommodation of fairs, shows and exhibitions of all kinds. This arena will, at other times, be 110 feet by 195 feet in dimensions. For fairs it will be about 170 feet by 250 feet or larger.

The last figures given are tentative, but will be closely approximated in the completed plans.

As will be seen, the compact arrangement makes it possible for every person who is seated to hear distinctly what is going on.

There is another feature which has been borrowed from our Kansas City pioneers in modern auditorium building, and that is in providing for large spectacular, dramatic and operatic productions that can not be accommodated or advantageously staged or produced in an ordinary theater.

This is done by providing a movable and removable stage about 60 feet deep by 110 feet wide, which will be set up in the end of the open arena and moved forward into any position desired and together with drop side curtains, thereby reduce the size of the Auditorium proper or seating capacity to an elastic number ranging from 10,000 down to 2,000.

This plan has worked perfectly in the Kansas City Convention Hall, where the largest audience that ever attended a dramatic performance in the world, 6,500 persons, saw Sarah Bernhardt in "Camille," February 28, 1906, and were comfortably and satisfactorily accommodated, while 8,000 attended a grand opera rendition of "Faust," being the greatest audience that ever heard an opera in America; and in the same hall an audience of 12,000 persons attended a megaphone minstrel performance.

Who May Use the Auditorium.

First and foremost the San Francisco Auditorium will always be reserved for the use of political and other National conventions; and there will never be any question about this, because such functions are of the greatest importance to the City and State, and further because ample notice is always practicable so that reservations will be unquestioned.

Next in importance will be State and Interstate conventions and meetings; and for these, and, in fact, for any other legitimate purpose, several months usually elapse between the date of reservation and the date when the building is required. Hence no meritorious or desirable organization need fail to get a date or ever be disappointed.

The management will aim to accommodate all, and, at the same time, will secure attractions and keep the Auditorium open most of the time and will not wait for applications.

Spectacular dramatic performances, grand opera, carnivals, celebrations, horse fairs, automobile exhibits, flower, cat and dog shows, great musical concerts, charity fairs, and the like, will be arranged for and will follow one another so closely as to keep the Auditorium occupied and the people enjoying it practically all the time.

Kansas City has a population of 235,000. San Francisco has twice that many, and we should be able to do at least as well.

The project of a privately owned as against a municipally owned Auditorium has been fully and cordially endorsed by the Associated Savings Banks. I hope it will meet the approbation and receive the active support of the civic and commercial bodies of San Francisco.

NEW NAMES ON THE ROLL.

As a civic organization, with some age, with high standards, with experience, tried methods, and with a long record of valuable public service, the Merchants' Association continues to attract to its membership roll men that are interested in the best development of the City, and who believe private citizens as well as public officials have a duty to discharge in the interest of the community. During the past month the following firms and individuals have been elected to membership:

Lincoln Realty Company, Real Estate, 925 Mills Building.
L. A. Johnston, Salesman, Pacific Manifold Book Company, 125 Haasford Building.
John McKierny, Individual Member, 920 Merchants' Exchange Building.
H. D. Loveland, Individual Member, 750 Monadnock Building.

MERCHANTS' ASSOCIATION TAKES ACTION ON BILLS BEFORE THE LEGISLATURE

Sentiments of Representative Business Men on Proposed Measures, as Expressed by the Board of Directors

OPPOSES SEGREGATION AND THE ALIEN LAND BILL

Believing that the proposed so-called anti-Japanese legislation would, if passed, do irremediable harm to the commercial and industrial interests of California, the Merchants' Association sent the following letters to the State Senate, the Assembly, and to the individual members of each body, and to the Governor:

San Francisco, Jan. 25, 1909.

Gentlemen—Assembly Bill 32, providing for the segregation by municipal authority of certain persons into certain districts is a measure which the Federal Government deems it unwise to be passed because of the effect it might have upon the otherwise friendly relations existing between Japan and this country.

California, and, in fact, the entire Pacific Coast, by reason of its geographical position, must look to the development of trade with the Orient as its greatest commercial asset of the future, and any measure would be unwise which is calculated to antagonize unnecessarily the very people with whom it is to our interests to develop trade relations.

By Section 11 of Article XI of the State Constitution, "Any county, city or township may make and enforce within its limits all such local, police, sanitary and other regulations as are not in conflict with general laws."

This section of the Constitution has received a liberal construction by our courts and it would appear to confer upon municipalities all such police and sanitary authority as it is necessary for them to have.

Very respectfully,
THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.
L. M. King, Secretary.

San Francisco, Cal., Jan. 25, 1909.

Gentlemen—Regarding Assembly Bill 78 and Senate Bill 71, both of which in effect put a five year limit on the ownership of real estate in California by aliens, the Merchants' Association of San Francisco respectfully submits its protest against the passage of either bill.

The differences between the Assembly Bill and Senate Bill do not have any relation to the point we make against both bills. Our objection to them is that they will put a restriction upon the development of the resources of California which, in the light of present conditions and of conditions that may be reasonably anticipated for some time to come, appears both unwise and unnecessary. Such bills as these, for instance, might prevent the development of mines by foreign capital or the establishment of industrial and commercial industries, all of which would add to the prosperity and development of the State and increase its taxable property. The English courts have held aliens to include foreign corporations, even when a majority of the stockholders of foreign corporations were British subjects. These bills might, therefore, prevent such foreign companies as are now doing or may hereafter do business in this State from acquiring city property and improving the same with substantial buildings.

We would suggest that a measure which would escheat to the State lands held by non-resident aliens might be good policy when the occasion for the escheat was made the failure to improve or cultivate the land substantially for a period of five years, but when the right of escheat rests

entirely on the question of ownership for five years such a measure seems impolitic for reasons already stated.

Assembly Bill 15, prohibiting an alien from being a director in a corporation, is objectionable and unwise for somewhat similar reasons, because it would have a tendency to prevent the investment of foreign capital in this State. At this stage of California's history efforts should be directed to encouraging the investment of as much capital here as can be induced to come from any source, and the Association respectfully protests against the passage of Assembly Bill 15.

Very respectfully,
THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.
L. M. King, Secretary.

STATE ACCOUNTANT BILL UNANIMOUSLY APPROVED

In addition to its recommendations on several other matters now before the Legislature, the Merchants' Association's Committee on Legislation, of which Gustave Brenner is chairman, has recommended the approval by the Association of Senate Bill 335, providing for a State Accountant.

This bill is in the interest of the movement described in the Review for last September to establish a system of uniform accounting throughout the State. As the object is regarded as highly desirable the Board of Directors has given its unanimous endorsement to the bill.

ASSOCIATION OPPOSES EMPLOYERS' LIABILITY LAW

The Merchants' Association is opposed to the passage of Senate Bill No. 372, known as the Employers' Liability Law. It is also opposed to the bill providing that October 12 shall be an annual holiday in California, as, in the opinion of the Committee on Legislation, there is no necessity for another holiday at that time of year. The Board of Directors also accepted the recommendation of the Committee on Legislation that Senate Bill 751, providing that where suits are brought to collect sums less than \$25 in amount the costs of the suit shall not be added to the judgment if secured, should be opposed.

DENMAN MEASURES FOR NAMING JUDGES ENDORSED

To assist, if possible in minimizing the element of partisanship in the nomination of judges and in removing from the bench any possible suspicion of the influence of political control, the Merchants' Association has given its unqualified endorsement to the Denman measures now before the Legislature.

The plan provides that the names of candidates for the bench shall go on the ballot without party designation, and that incumbents shall have renomination and a place on the ballot merely on written statement of their wish for it. To offset any advan-

tage, on the ballot, of a name beginning with one of the letters in the first part of the alphabet, a method of rotation is provided.

The Denman plan is regarded by the Board of Directors as a very promising reform, and they have passed the following resolution in regard to it:

Whereas, It is highly desirable that voters when voting for judges should cast their ballots for the candidates best fitted for the office rather than on account of their party affiliations; and

Whereas, It is highly desirable that judges, while in office, should be in a position to perform their duty fearlessly and without regard to what effect their decisions may have upon their renomination to office, if desired; therefore, be it

Resolved, That the Merchants' Association of San Francisco indorses Senate Bills Nos. 248, 249 and 570 and Assembly Bills Nos. 378, 379 and 694, providing for the manner in which the names of candidates for the office of judge shall be placed upon the ballot.

(Signed) Andrew M. Davis, President.
L. M. King, Secretary.

INTRODUCES A BILL TO PERMIT 99-YEAR LEASES

In accordance with its long standing policy and the evident needs of the City, the Merchants' Association has had introduced at Sacramento a bill to permit the leasing of real estate in cities for ninety-nine years.

This bill does not affect farming land, which the people of California apparently wish to keep under the same disability as at present. It does not compel anybody to lease his real estate for ninety-nine years unless he wishes to—it is merely permissive. As far as it goes, it would permit a business practice that is in general use in the large and progressive cities of the East, such as Chicago, New York and Boston, with the finest results.

The Merchants' Association had the limit raised from twenty to fifty years, at which it now stands. This was good as far as it went and has made possible the erection since the fire of such improvements as the Pacific Building, the Westbank Building, and the one now being erected on the Lincoln school lot at Fifth and Market streets. Longer leases than fifty years would make possible the improvement of some pieces of less valuable real estate off Market street, whose owners have not the capital to improve at present. Thus, to some degree, the permission to make ninety-nine-year leases would assist the rebuilding of San Francisco.

ASSISTS COMMISSION MEN TO BEAT A BAD MEASURE

The Merchants' Association joined with the Wholesale Fruit and Produce Association to prevent the enactment of section 2 of the Cutten bill to regulate commission merchants. On presentation of the objections, Senator Cutten withdrew the obnoxious portion of his measure.

As originally drafted this bill would have

compelled commission men to take the names of everybody to whom they sold goods, and furnish them, on demand, to consignors. The mere labor of taking the names would have been very expensive and troublesome in the rush hours when perishable produce in the commission district is being disposed of; and to furnish lists of them to consignors would have amounted in many cases to parting with a valuable business asset that the merchant had been at great pains and expense to build up.

PRESIDENT DAVIS PROTESTS AGAINST EXCESSIVE TAX

Against an annual tax of one per cent on the capital, surplus and undivided profits of banks in California, embodied in a proposed constitutional amendment, President Andrew M. Davis of the Merchants' Association has signed a protest, authorized by the Board of Directors, and in concert with other commercial bodies of this City. The resolution embodying the protest asks that the proposed tax be made not over one-half of one per cent. This action was taken by the Board and President Davis after thorough study of the question by the Committee on Revenue and Taxation, of which C. K. McIntosh is chairman.

WANTS AN ARMORY FOR THE NATIONAL GUARD

The following resolution was adopted by the Merchants' Association on February 5, 1909:

Whereas, The United States War Department has, through the Governor of the State of Cali-

fornia, called our attention to the importance and necessity of organizing on the Pacific Coast a sufficient number of volunteer troops properly to man the Coast defenses; and

Whereas, In order to attract volunteers and enable the military authorities to organize the required additional troops, it is necessary that a suitable armory be provided in San Francisco; and

Whereas, There has been introduced in the legislature of the State of California Senate Bill No. 493, providing for the building, equipping and furnishing of an armory to be used for the National Guard and for National Guard purposes in the City and County of San Francisco, and making appropriations amounting to \$300,000; therefore, be it

Resolved, That the Merchants' Association of San Francisco does hereby approve and urge the passage of Senate Bill No. 493, and the members of the Senate and Assembly of the State of California are respectfully requested to vote in favor of the enactment of said bill or such other legislation as will result in properly accomplishing this end.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

(Signed) Andrew M. Davis, President.

Attest: L. M. King, Secretary.

TORRENS SYSTEM IN NEED OF AN INDEMNITY FUND

To cure an omission in the California Torrens land title law a bill has been introduced in the Assembly providing for an indemnity fund from which any property owner that should lose title to his land under the Torrens Act may be reimbursed. This bill is number 438 on the Assembly file and the Merchants' Association has endorsed it.

ENDORSES AN EXTENSION OF THE McENERNEY ACT

A bill to extend the McEnerney act, for the restoration of record title to real estate in counties where the records have been destroyed by fire, until July 1, 1911, has received the endorsement of the Merchants' Association.

GIVES MORE STRENGTH TO COMPULSORY SCHOOL LAW

In accordance with its original attitude in favor of the Compulsory Education Law, the Merchants' Association, on recommendation of its Committee on Legislation, recommends favorable action on Senate Bill 195, providing that minors found at work in violation of the Compulsory Education Law shall be turned over to educational officers.

ASSOCIATION IN FAVOR OF TECHNICAL SCHOOLS

Senate Bill No. 33, providing for the establishment of a State Technical School, has been endorsed by the Merchants' Association.

The Merchants' Association is in receipt of a communication from the Camera Di Commercio Ed Arti Di Genova, asking for information about commercial conditions in San Francisco, with a view to promoting business relations between this City and Genoa. The Association has furnished all the information at its command and referred the request to the Promotion Committee and the Chamber of Commerce for more.

Merchants' Association

OFFICERS AND DIRECTORS.

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The Emporium.
C. K. MCINTOSH.....First Vice-President
S. F. National Bank.
HARTLAND LAW.....Second Vice-President
BYRON MAUZY.....Treasurer
B. Mauzy Piano Co.

FRANK J. SYMMES.....Thos. Day, Co.
R. S. ATKINS.....Robert S. Atkins
GUSTAVE BRENNER.....Gore Impr. Co.
J. A. EVELETH.....Eveleth-Nash Co.
H. W. POSTLETHWAITE.....Holmes Lime Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
I. O. UPHAM.....Isaac Upham Co.
A. W. SCOTT, JR.....Scott & Magner.
W. D. FENNIMORE.....Cal. Optical Co.
M. H. ROBBINS, JR.....Otis Elevator Co.

L. M. KING.....Secretary and Superintendent
WRIGHT & WRIGHT.....Attorneys
FRANK M. TODD.....Editor Review

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C. K. MCINTOSH, Chairman.

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Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. DOHRMANN, Ex-President Merchants' Association of San Francisco.

FRANK J. SYMMES, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenwood & Jansen.....
.....Monadnock Bldg.
Barrow, Wade, Guthrie & Co.....
.....310 Sansome
Cal. Society of Certified Public Accountants.....745 Pacific Bldg.
Herrick, Lester & Herrick.....
.....Merchants Exchange Bldg.

Lomax, W. B.....Chronicle Bldg.
McLaren, Goode & Co.....
.....Thos. Clunie Bldg.
Price, Waterhouse & Co.....310 Sansome
Ruckstell, John R. Claus Spreckels Bldg.
Rowe, C. V.....Room 247, 268 Market
ACQUANTANTS AND AUDITORS.
Hertz, Louis.....204 California
ACETYLENE GAS GENERATORS.
E. D. Bullard.....Room 219, 268 Market

ADVERTISING.

Cooper, F. J.....18 Montgomery
Green, J. Chas. Co.....
.....Stevenson and Clinton Park
Johnston-Dienstag Co.....34 Kearny
ADVERTISING NOVELTIES.
Knapp, Wm. & Co.....809 Montgomery
ARCHITECTS.
Barth, Hermann.....641 Mission

Burnham, D. H. & Co.....Merchants Ex.
Colley, C. J.....Pacific Bldg.
Curlett, William 1008 Mutual Sav. Bnk
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....338 Pine
Leonard, Jos. A.....308 Humboldt Bank Bldg.
Maggs, Herbert B.....233 Sansome
McDonnell Bros.....353 Russ Bldg.
Meusdorffer, C. A.....
.....Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claude Spreckels Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzgen, The Eugene Co., 16 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works.,
938 Howard

ART GOODS.

Gump, S. & G. Co., 1645 California
Sanborn, Vail & Co., 847 Mission
Schussler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.

ARTESIAN WELLS.

Lowe, J. W., 7 Spear

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 622 Sansome
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Humphrey, W. H., Monadnock Bldg.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
Lake, Frederick B., 2008 Lyon
McNab, Gavin, Call Bldg.
McCutcheon, Edw. J., Merchants Ex.
Montague, H. B., 250 Montgomery
Morrison, Cope & Brobeck, Crocker Bldg.
Naylor, Chas. E., 324 Merchants Ex.
Page, Chas., 2518 Pacific Ave.
Pelkotto, Edgar D., Russ Bldg.
Scheeline, S. C., 417 Montgomery
Son, Chas. A., 837 Mission
Smith, Sidney V., Merchants' Exchange
Thomas, Geratle, Frick & Beedy, 310 Sansome
Van Fleet, W. C., Post Office Bldg.
Wilson, Mountford S., Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.

Chasse, Fred H. & Co., 478 Valencia

AUTOMOBILES.

Leavitt, J. W., Co., 300 Golden Gate
Pioneer Automobile Co., 301 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo
Plummer, W. A., 115 Drumm
Schmidt, Johann, 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisa

BANKS & BANKERS.

American National Bank, Merch. Ex.
Anglo-Cal. Bank, Ltd., Pine & Sansome
Anglo-Californian Bank, Ltd.,
Mission Branch, 422 California
Bank of California, 422 California
Bank of Italy, 632 Montgomery
Canadian Bk. of Commerce, Cal. & S'ome
Central Trust Co., Sansome & Market
Citizens' State Bk., 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co., 100 Mtgy
French Savings Bank, 106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank, 785 Market
International Bank's Co., Mills Bldg.
Italian-American B'k., Montg. & Sacto.
London, Paris and American Bank,
Sansome & Market
Marine Trust and Savings Bank,
100 Market
Mechanics Savings Bank, Mason and Market
Mercantile Trust Co. of S. F., 464 Cal.
Meyer, Daniel, Pine & Sansome
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank, 2681 Mission
Mutual Savings Bk. of S. F., 708 Mkt
National Bank of the Pacific, Cal. Bldg.
Russo-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, Kohl Bldg.
Savings and Loan Society, 101 Montg
San Francisco National Bank,
Merchants' Exchange Bldg.
S. F. Savings Union, Montg. & Cal.
Seaboard Bank, 24 Market
Security Savings Bank, 314 Montgomery
Swiss-American Bank, 1432 Fillmore
Union State Bank, Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco, Union Trust Bldg.
Western National Bank of San Francisco,
Powell & Market
Yokohama Specie Bank, 415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BAZAARS.

Charlton, E. P. & Co., 1347-53 Fillmore

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
Helms, Alex., Belting Co., 1418 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-58 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloy, F. Co., 1132 Mission
Phillips, Wm. R. Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 655 Mc
Elder, Paul, Van Ness Ave. & Bush
Robertson, A. M., 1539 Van Ness Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 141 Grove

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 559 Mission
Helm, F. L., 1556 Fillmore
Koenig Shoe Co., The, Kearny & Post
Mauzy & Reid Shoe Co., 587 Mission
Nolan-Earl Shoe Co., 727 Mission
Philadelphia Shoes Co., Geary & Fillmore
Rosenbaum Bros., 313 Kearny
Rosenthal's, Inc., O'Farrell & Fillmore
Sommer & Kaufman, 1430 Van Ness Ave.
United Workmen's Boot & Shoe Co.,
25th & Bartlett
Williams-Marvin Co., 660-664 Howard
Wolf, H. & Bro., 1609 Fillmore
Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

Korbel Box Factory, 2014 Bryant
Pacific Box Factory, Clay & Front

BREWERIES.

Burnell & Co., Jones & O'Farrell
Hibernia Brewery, 1241 Howard
Lochbaum & Co., A. H., 125 King
National Brewing Co., 762 Fulton
Union Brewing & Malting Co.,
Eighteenth & Florida
Wunder Brewing Co.,
Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co., 544 Sansome
Hohwiesner, C. & Co., 511 Wash.
Mayhew, F. E. & Co., Battery & Wash.
Mattoon & Co., 516 Battery
Reed, George W., 511 Washington
Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
DuVal, W. M. & Co., 112 Market
Maillard & Schmiedell, San & Front
Page Bros., 414 Montgomery
Tozer, R. M., 863 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co., 480 California
Doughday, D. B., Milbrae, Cal.
Girvin & Eyre, Merchants Ex. Bldg.
Irvine, James, Crocker Bldg.
Pollitzer, Alex., 1810 Fillmore
Pollitz, Edw. & Co., 420 California
Pollitz, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING CONSTRUCTION.

Holden-Deuprey Co., 126 W. Mission

BUILDING MATERIALS.

Levy, Oscar S., 16 Second
Waterhouse and Price, 59 3d.
Wilkomms Bldg. Supply Co., 151 Tehama

BUTCHERS.

Baccus, R. T., Haight & Shrader
Baile-Lacoste & Co., California Market

Clayburgh & George, 333 Kearny
Decourtioux, A., California Market
Finke, Fred H., 10 East
Herman, Benj. & Son, Bush & Franklin
Meyers, J. & Co., California Market
Patek, F. & Co., 816 Larkin
Roberts, W. F., 2849 California
Schweitzer, J. & Co., 1412 Bush
Taaffe Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211, 216 4th

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Canners' Ass'n., 120 Market
Golden State Asparagus Co., 16 Calif.
Hunt Bros. Co., 112 Market
Spanish American Food Co., 180 Erie

CAPITALISTS.

Rishop, Chas. R., Berkeley
Borel, Ant. & Co., Montg. nr Sacto
Brittan, N. J., San Carlos
Dean, W. E., 818 Kohl Bldg.
Delger, Edward F., 6th and Market
Fontana, Mark J., 120 Market
Hopkins, E. W., 364 Pine
Mackay, Clarence H., New York City
Moore, A. A., Jr., 16 Second
Payot, Henry, 918 Ellis
Phelan, James D., Mutual Bank Bldg.
Pope, Geo. A., 1014 Kohl Bldg.
Smith, F. M., Albany Block, Oakland
Spring Val. Water Co., 375 Sutter
Thomas, H. W., 268 Market
Thompson, R. R., Est. of 417 Montg.
Whitney Estate Co., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son, First & Howard

CARPENTERS AND BUILDERS.

Miller, Geo. E., 710 Montgomery
Murray, S. C., 1225 Fell
Robinson & Gillespie, 2447 Sutter

CARPETS.

Gullixson Bros., Inc., 2086 Market
Hulse-Bradford Co., 986 Mission
Walcom, Geo. Co., 637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co., 389 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., E'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co., 782 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co., 172 Spear
Studebaker Bros. Mfg. Co.,
Mission and Beale
Wm. Wertsch Co., 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T., 1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co.,
1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F.,
38 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con.,
Pacific Bldg.

CENETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.,
725 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
Kessler, G. A. & Co., 899 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The,
268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co., 576 Mission

CHEMISTS.

Curtis, J. M. & Son, 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co., 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Rutler, Geo. E., 356 California
Weule, Louis Company, 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co., Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co., 201 Montgomery
Ehrman Bros., 134 Front
Gunst, M. A. & Co., California & Front
Hedeman, Herman, 325 Davis
Judell, H. L. & Co., 20 Front
Lane & Connelly, 26 Front
Ordenstein, Max, 2131 Divisadero
Pollak, Arnold, 309 Merchants' Ex. Bldg.
Schoenfeld, J. & Co., 616-618 Washington
Willard Bros., 316 Battery

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce

CIRCULAR DISTRIBUTORS.

Weil, Wm. M., 27 Stevenson

CLOAK AND SUIT HOUSES.

Callean, Armand, Inc., V. Neas & Cal.
Golden Gate Cloak & Suit House,
Market, near Jones
Gould, Sullivan & Co., 816 Van Ness
Heller, L., 523 Market
Meyer Cloak & Suit House, 114 Sansome
Ranschoff, L., 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger, 239 Bush
Atkins, Robert S., 168 Sutter
Brown Bros. & Co., 664 Market
Carroll & Tilton Co., 1440 Fillmore
Frank Bros., 1566 Fillmore
Gildea, J. J. & Co., Grant Ave. & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch, Joseph, 849 Kearny
Hoffman, Rothchild & Co., 516 Market
Kedus, Chas. & Co., Post, above Kearny
Lindenfeld, Alfred & Co., 1266 Fillmore
Lyons, Henry & Sons, Market, nr Mason
Pauson & Co., Van Ness & Post
Raphael's Inc., Fillmore & Geary
Ross Bros., Market & Stockton
Straus, Louis, 658 Mission

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 1000 East
Greenberg, H., 409 Ellis
Lewald, Sanford G. Co., 2036 O'Farrell
Morton, Thomas, & Son, 600 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
San Francisco & San Joaquin Coal Co.,
Bank of Italy Bldg.
Stafford, W. G. & Co., 214 East
Western Fuel Co., 430 California
Whitney, Irving G., Crocker Bldg.

COODFISH DEALERS.

Alaska Codfish Co., 10 Main
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 601 Monadnock Bldg.
Merchants Mutual Adjusting Agency,
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 184 Washington
Armstrong, J. K. & Co., 627 Howard
Archibson, B. M. & Co., 2550 Sacramento
Blag, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Botto, N. & Co., 808 Washington
Caffrey, John, 448 Battery
Campodonico & Burns, 105 Wash.
Chauche & Bon, 319 Battery
Collins, Thos. W. & Co., 34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Evelsh-Nash Co., 422 Front
De Pue, Edgar J., 614 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Dunbar-Hansen Co., 340 Drumm
Gall, A., Fruit Co. Davis & Washington
Garcia & Maggini Co.,
Drumm and Washington
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 488 Front
Haight, Fred B. & Co., 241 Clay
Hammer & Co., 280 Clay
Higgins Bros. Co., 319 Drumm
Hilmer, Fred L. Co., 129 Davis
Hopkins, L. J. Co., 419 Front
Hyman Bros. Co., Kohl Bldg.
Jacobson & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 212 Clay
Jaudin, H. U. Co., 225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Kittle, H. de W., Union Trust Bldg.
Landesberger & Son, 108 Front
Lelst, C. J. & Co., 2885 Washington
Lercari, C. J. & Co., 415 Davis
Loalza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wash
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 124-1 Washington
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Olcese, G. B. & Co., 434 Davis
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 419 Front
Sanford Bros., 430 Front

Scatena, L. & Co.104 Washington
Schultz-Hansen Co.330 Drumm
Schwartz Bros.701 Union Trust Bldg.
Sloss, Louis & Co.310 Sansome
Southern Pac. Mill. Co.930 Mehlert Ex
Von Hussen & Co.400 Davis
Van Valves, M. D.117 Washington
Welch & Co.244 California
Western Creameries Co., Cal. & Davis
Westmore Bros.460 Front
Wolf, Wm. & Co.62 Heale
Wolf & Sons.245 Drumm
Wolfe, Max & Co.421 Front

CONFECTIONERS.

Blum, S.California & Devilsdoro
Demartini, L. Supply Co., Front & Pine
Gruenhausen Bros.1610 Van Ness Ave
Hama, Geo. & Son.1355 Fillmore
Lechten Bros.1242 Devilsdoro
Maskey, Frank.Kearny, near Market
Rhine, Henry & Co.19th & Bryant
Roberts, Geo. F. Mfg. Co.1638 Fillmore
Townsend, W. S.117 San Jose Ave.

CONTRACTORS AND BUILDERS.

Huckman, A. E.62 Post
Day's Sons, T. H.1065 Monadnock Bldg.
Fahy, Richard.518 Noe
Gibbreth, Frank B.16 California
Hjall, Jas. H.925 Merchants Exchange
Keatinge, Richard & Sons.779 Market
Mason & Morrison.809 Monadnock B.
Sheehan, John R. & Co., Inc.850 Post
The Woodruff Co.Pine & Leidesdorff

COOPEERS.

California Barrel Co.22nd & Illinois
Carl Cooperage Co.54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co.379 Seventh

COOPERAGE STOCK.

Richards, J. W.
.....1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co.728 Mission

COTTON GOODS.

California Cotton Mills Co.Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Standard Biscuit Co., Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co.46 Beale
Barthold-Paulsen Co.1352 Polk
Cowen-Helmeberg Co.627 Market
Nathan-Dohrmann Co.1648 Van Ness
Scheuch Crockery Co.17-19 Beale
Sternhelm, S. & Son.1318-1320 Sutter

CRUSHED ROCK.

Gray Bros.2nd & Mission

CURIO DEALERS.

Hettich, A. L. Co.608 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co.101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.
.....Geary & Powell

DEPARTMENT STORES.

Emporium, The.Post & Van Ness
Prager's.Market & Jones

DESKS AND OFFICE FURNITURE.

Rucker-Fuller Desk Co.739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co.1034 Geary

DOORS AND WINDOWS.

California Door Co.49 Davis

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co.97 Sacramento
Cartwright Draying Co.
.....Main and Mission

Dore & Co.140 Bush
Emmons, G. W.438 Market
Fremworth & Ruggles.109 Davis
McNab & Smith.38 Davis
Overland Freight & Trans. Co.35 2nd
Pierce-Rodolph Storage Co.1460 Eddy
Rode, C. B. & Co.102 Pine
Strauss, K.130 Pine
Teale & Co.764 Clay
Western Trans. & Strge. Co.205 Front
Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.

Fleld, A. B. & Co.255 California
Griffin & Skelley Co.16 California
Guzenheilm & Co.Sacto & Davis
Phoenix Packing Co.16 California
Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.1108 Van Ness
Baer Drug Co.722 Market
Boerliche & Runyon.140 Powell
Brommel, J. G. B.2501 California
Clinton, Dr. C. A.29th & Mission
Calegaris, J.Kearny & Pacific
Coffin-Redington Co.35 Second
Fauda, C. O.303 Montgomery Ave
Ferry Drug Co.20 Market
Gates, J. R. Co., Inc.113-115 Davis
Green, Frank T.600 Devilsdoro

Lainer, Rd. Drug Co.1260 McAllister
Langley & Michaels Co.34 First
Leipnitz Co.Sutter & Laguna
Langfeldt's Pharmacy.1804 Fillmore
Owl Drug Co.611 Mission
Prior's Pharmacy.234 San Jose Ave
Rokatoch, F. E.1044 Valencia
Rossi Drug Co.1900 Union
Schmidt, Val.Polk & Jackson
Waklee & Co.58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.49 Sansome
Bernstein, S. L.154 Sutter
City of Paris, Vnn Ness & Washington
Clayburgh Bros.Sansome & Bush
Crowley, J. B.Arsonson Bldg.
Dundas, Wm. D.109 Walnut
Frohmman & Prester.2635 Mission
Grant, J. L. & Co.28 Sansome
Hale Bros. Inc.Sixth near Market
Jacobs, F. P. & Bro.114 Sansome
Kohlberg, M. S. & Co.435-7 Turk
Levy, Max.154 Sutter
Lippman Bros.22nd & Mission
Livingston Bros.Geary & Fillmore
Marcese, M. & Co.37-39 Battery
Murphy, Grant & Co.Sansome & Bush
Nathan, A.1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., V. Ness & Pine
Samuels, D. E.House Co.
Schmidt, Ben. J. & Co.35 Sansome
Schoenholz & Elsbach.2013 Fillmore
Semler, Henry & Co.Bush & Sansome
Strauss, Levi & Co.Pine & Battery
Thursbacher, B. E.16th & Folsom
Weill, Raphael & Co., V. Ness & Pine
Weinstock, Lubin & Co., Post & Fillm

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works.27 Tenth
Hickman, Henry.3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co., McAllister & Polk
San Francisco Business College.
.....733 Fillmore

ELECTRIC SIGN MANUFACTURERS.
Novelty Electric Sign Co.837 Ellis

ELECTRICAL SUPPLIES AND CON-
STRUCTION COMPANIES.
Brooks-Follis Electric Corp.46 2nd
Electric Appliance Co.726 Mission
Electric Railway & Manfr's Supply
Co.84-86, 2d St
General Electric Co.Union Trust Bldg
Hetty Bros.326 Ellis
Holahrd-Reynolds Electric Co.
.....527 Mission
Levy Electric Co.648 Sacramento
Shelby Electric Co.204 California
Sterling Electric Co.133 New Montgomery
Summerhayes, W. R.76 Folsom
Ind. Electric Const. Co.381 Fulton
Westinghouse Electric Co.2nd and
Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.
.....1349-51 Mission
Golden West Plating Works.366 First
Haskins, Arthur R.1175 Mission
Marie, A. & Co.Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co.Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.14 Sansome

ENGINEERS, CIVIL.

Morser, E. J.847 Monadnock Bldg

ENGINEERS, CONSULTING.

Amweg, Frederick.244 Kearny
Luther Wagoner.Pacific Bldg.
Stut, J. C. H.417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B.Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co.2624 Sutter
Lueders, Geo. & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co.16 First
Castle Bros.149 California
De Fremery, J. & Co.519 Mission
Jennings, R. P. Cal. Bldg. Union Sq.
North American Mercantile Co.
.....318 Front
Takemura, K. & Co.235 Geary
Maldonado & Co.Hansford Block
Vignier, A. & Co.613 Battery
Wieland Bros. Inc.809 Davis

FIREWORKS.

California Fire Works Co.219 Front

FLORISTS.

Boland, J. B. Co.Kearny & Post
Jacquet, Jos. & Co.223 & Douglas
Slavers Floral Co.1870 California

FLOUR MILLS.

Sperry Flour Co.133 Spear
Stockton Milling Co.112 California

FOOD CEREALS.

Pacific Cereal Ass'n.Bay, nr. Mason
FORWARDING AGENTS.
Earl, D. W. & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting.California Market
FURNITURE.

Batemann, Wm.1913 Bryant
Breunier, John Co.1461 Van Ness
Corde's Furniture Co.1537 Bush
Eastern Outfitting Co.1970 Mission
Friedericks, J. Co.815 Ellis
Friedman, M. & Co.O'Farrell & Polk
Indianapolis Furniture Co.833 Mission
Krelas, L. & Sons.1219 Post
Lavenson-Shely Co.Webster & Haight
Moore, Harry J. Furn. Co.735 Eddy
Plum, Chas. M. & Co.1632 California
Redlick-Newman Co.2204 Mission
Sloane, W. & J. Co.Sutter & Van Ness
Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co.Harrison & 16th
Wisconsin Furniture Co.1537 Bush

FURS.

Gassner, Louis.1624 Bush
Liebes, H. & Co.1440 Van Ness Ave
Wallace, Robert.126 Geary

FUSE AND MATCH MANUFAC-
TURES.
Independent Match Co.616 Market
Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co.357 Ellis
Day, Thos. Co.725 Mission
Minaker, F. F.1526 Jackson

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.158 1st

GAS GENERATORS.

Reichert, Theo.1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co.919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.346 Haight

GLASS MANUFACTURERS.

Illinois Pacific Glass Co.16th & Folsom
Pacific Coast Glass Wks.7th & Irwin
Pacific Window Glass Co.214 Natoma
United States Glass Co.682 Mission

GLOVES.

Moss, Geo. A.1620 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son.
.....308 Postal Telegraph Bldg.
California Glue Works.Merch. Ex.

GRAIN, FLOUR AND FEED.

Carlisle, Keim & Co.
.....Merchants' Exchange Bldg

GRAIN AND BEAN DEALERS.

Barnard & Bunker.149 California

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONO-
GRAPHS.

Columbia Phonograph Co.
.....O'Farrell and Van Ness

GROCERS.

City of Hamburg Co., Inc.118 Oregon
Clausen, C.771 Capp
Cluff, Wm. Co.Spear & Mission
Dannemark Bros.Haight & Scott
De Bernardi, D. & Co.707 Battery
Foster, S. & Co.59 Main
Getz, M. & Co.135-141 Main
Goldberg, Bowen & Co.1242 Van Ness
Lavaggi, Granucci & Co., Inc.412 Front
Haas Bros.Sacramento & Davis
Hubrich, Carl A.301 Devilsdoro
Hollman, Henry.2805 Mission
Hooper & Jennings.462 Bryant
Irving Bros.1841 Polk
Johnson Bros.Fillmore & Sacramento
Lennon, John A.918 Eddy
McCullough Co., M. A.154-156 Sixth
Meyer, A. & Co.136 Steuart
Newbauer, J. H. & Co.Davis & Pacific
Peters Bros.901 Cola
Rathjen Bros.39 Stockton
Rothschild, John & Co.11 Spear
Snook, James A. & Co.247 Davis
Stulz, Joa. A. Co.1931 Fillmore
Sussman, Wormser & Co.Pine & Davis
Tillman & Bendell.500-504 Hayes
West, Elliott & Gordon.311-337 East
Wellman, Peck & Co.311-337 East

GUNS AND AMMUNITION

Bekeart, Phil B. Co.717 Market
Golcher Bros.613 Market
Shreve & Barber Co.1023 Market

HAMMAM BATHS.

Burns, Edw. F.816 Eddy

HARDWARE.

Arnold Hardware Co.848 Webster
Baker & Hamilton.465 Brannan
Brittain & Co.940 Market
Brown, Chas. & Son.960 Van Ness
Brown, The Ralph Co.224 Fifth
Dean, S. J.1196 Market
Donnelly, W. J.11 Stockton
Donham, Carrigan & Co.8th & Ks
Froelich, Christian.Pacific Union Club
Hohlbrock, Kerrill & Stetson.6 & Twns.
Ila, J. G. & Co.827 Mission
Jones, Ed.1182 Market

Marshall-Newell Supply Co.146 St't
Montague, W. W. & Co.Turk & Polk
Palace Hdq. & Steel Co.7th & Twnad
Palace Hardware Co.581 Market
Rosekrans, H. & Co.511 Sixth
Smith, P. A. Co.633 Fourth
Williams Hdq. & Stove Co.1526 Mt
Wright Hdq. Co.77 Third

HARNESS AND SADDLERY.

California Vehicle & Harness Co.
.....Golden Gate Ave, near Fillmore
Grubbs, R. P.Spear and Market

HAT MANUFACTURERS.

California Hat Co.280 Minna
Triest & Co.734-735 Mission

HATTERS.

Carroll, Paul T.706 Market
Collins, Chas J.922 Market
Colman Co.178 Sutter
Dillon, Tom.712 Market
Fannin & Elmendorf.149 New Montg.
Fisher & Co.726 Market
Herrmann & Co.1440 Market
Kline, Louis & Co.24 Sansome
Lundstrom, K. A.1178 Market
Mausdorfer, J. C. Sons.909 Fillmore

HAY AND GRAIN.

Anspacher Bros.1049 Mills Bldg.
Chase, W. W. & Co.1938 Market
Miller, W. A. & Co.268 Market
Scott & Magnar.463 Berry
Somers & Co.Sixth & Irwin
Vermell, J. L.3142 Mission

HORSE SHOEING.

Morrisey, Nicholas.460 Eighth
Odea, Martin.212 Locust Ave

HOTELS.

Hotel St. Francis.Geary & Powell
Johnson, M.Hotel Robins
Palace Hotel Co.Fairmont Hotel
Phillips, H. B.Union Trust Bldg
Turpin, F. L.Cor Fourth & Howard

HOUSEHOLD UTENSILS.

Wiester & Co.2989 Folsom

ICE DEALERS.

Consumers Ice Co.436 Eighth
Merchants Ice & Cold Storage Co.
.....Lombard & Sansome
National Ice & Cold Storage Co.
.....268 Market
Union Merchants Ice Delivery Co.
.....354 Pine

ICE CREAM DEALERS.

Arctic Ice Cream Supply Co.
.....Eighth and Bryant
Parry, J. S.224 8th

IMPORTERS.

American Mercantile Co.514 Battery
Corra, A.478 Jackson

INDIVIDUAL MEMBERS.

Allen, Jas. M.Bank of California
Behan, John E.70 Eddy
Benedict, C. S.Post & Grant Ave.
Briggs, Arthur H.
.....Monadnock Bldg.
Breuner, Gustave.2308 Buchanan
Briggs, H. F., Mgr. Viavi Co.636 Pine
Burr, C. C.1465 Filbert
Carp, Chas. Bank Director.108 Sutter
Davis, Andrew M., Merchant, Em-
porium.Post and Van Ness
Folger, J. A.Howard and Spear
Greensbaum, E., Secretary City Ware-
house Co.Jackson & Battery
Greensbaum, M.740 Mission
Hale, Marshall, Merchant.6th & Market
Hale, P. C., Merchant.6th & Market
Hale, R. B., Merchant.6th & Market
Harvey, J. Downey.52 11th St.
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J. Cooperage.
.....509 Monadnock Bldg.
Landsberger, Julius A.Fife Bldg.
Loveland, H. D.759 Monadnock Bldg.
Martin, A. H.Emporium
McKinney, John.
.....920 Merchants' Exchange Bldg.
McNicol, A. J., Elev., Stocktn & Beach
McCoy, H. J., Sec. Y. M. C. A., 1220 Geary
Painter, Edgar, J. B. Painter Estate.
.....Kohl Bldg.
Schlesinger, E. F.The Emporium
Sherman, L. S.Sutter and Kearny
Shepard, A. D.Crocker Bldg.
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers.Merchants' Exch. Bldg.
Talbot, W. H., Merchant.Foot of Third
Taylor, H. H., Manager.Mills Bldg.
Thomas, H. W.210, 268 Market
Thompson, Beach, The Stanislaus
Electric Power Co.909 Kohl Bldg.
Van Arsdale, W. W., Lumber Dealer.
.....2401 Scott
Veeder, Howard P., The Stanislaus
Electric Power Co.909 Kohl Bldg.
Walker, David F.San Mateo, Cal.
Wright, F. V.644 Taylor, Alameda

INSURANCE.

Ahpel, H. C. Co.Union Trust Bldg
Bender, Albert.150 Pine
Berry & Bangs.Kohl Bldg
Bertheau, Caesar.215 Sansome
Boardman, Geo. C., General Agent.
.....514 California
Brown, Edw. & Sons.310 Sansome
California Insurance Co.550 Sacra'to

Christensen & Goodwin...241 Sansome
Commercial Union Assurance Co., Ltd.
Sonsome and Halleck
Conner, John...43 S. Broderick
Davis, J. B. F. & Son, Mgt. & Scto
Dornin, John...Kohl Bldg.
Wm. A. Drennan...604 Merchants' Bk.
Duncan & Rehlfisch...Sansome & Scto
Fireman's Fund Ins. Co. Cal. & Sansm
Gutte & Frank...214 Front
Hutle, Rudolph Jr...53 Post
Hilman, John R. & Son...160 Sansome
Insurance Co. of N. A...102 Battery
Kilgariff & Beaver, Post & Grant Av.
Liverpool & London & Globe Ins. Co.
London & Lancashire Fire Insurance
Co...571 Sacramento
London Assurance Corporation...
Sonsome and Pine
Manheim, Dibern & Co...453-455 Mtgy
McDonald & Miles...211 Sansome
McNear & Wayman...Sansome & Scto
Miller, T. L...Pine & Leidesdorf
New Zealand Insurance Co...343 Sansome
Pacific Mutual Life Insurance Co., The
Post and Grant Av.
Pacific Surety Co...401 Sansome
Palache & Hewitt...430 California
Potter, Edw. E...573 Sacramento
Preferred Accident Ins. Co...704 Mkt
Queen Insurance Co...122 Sansome
Royal Insurance Co...122 Sansome
Rosenthal, Louis...315 California
Spurling, Frank...1306 Post
Stovel, C. J...537 Sacramento
Travelers' Ins. Co...Monadnock Bldg.
Wanlorek, M. Co...122 Sansome
Ward, C. H...211 Sansome
West Coast Life Ins. Co...343 Pine
Whitely, Henry M...307 Merchants' Bk.
Wilson, Horace...407 Montgomery

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co...
Crocker Bldg.
IRON, ORNAMENTAL.
Sartorius Co...Fifteenth and Utah
IRON WORKS.
Metropolitan Iron Works...
209 Balboa Bldg.
Moore & Scott Iron Works...
Main & Howard
Morton & Hedley...215 Harrison
Risdon Iron Works...298 Stewart
Vulcan Iron Works...604 Mission
IRON AND STEEL MERCHANTS.
Berger & Carter Co...17th & Mississippi
Tayler & Spottswood Co...19th & Minn.
Woods & Huddart...356 Market

IRON & STEEL SALES AGENTS.
Pike, C. W. Co...310 Sansome
JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co...1465 Polk
Solomon, C. Jr...314 Battery
JAPANESE AND CHINESE SILKS.
Mendelson Bros...439 Turk

JEWELERS.
Abrams, Henry M. Co...717 Market
Andrews, A...909 Van Ness Ave
Baldwin Jewelry Co...1261 Van Ness Ave
California Jewelry Co...704 Market
Carrau & Green...214 Kearny
Dinkelspiel, J. S...150 Post
Dorrance-Battin Co...Chronicle Bldg
Eisenberg, A. & Co...Post and Kearny
Glimmermann, W...813 Market
Grenzweiz, Geo. & Co...150 Post
Hall, A. I. & Son...150 Post
Hammersmith & Co...Sutter & Grant Av.
Heringh, Leo...898 Steiner
Isaacs, Abe...Phelan Bldg.
India, Alphonse Co...704 Market
Lehrberger, J. S. & Co...704 Market
Mayer & Welsch...717 Market
Norman Bros...150 Post
Radke & Co...Bush & Van Ness Ave
Schussler, M. & Co...704 Market
Shreve & Co...Van Ness & Sacramento
Sorensen, James A. & Co...715 Market

JEWELERS' SUPPLIES.
Mathews, Roy P. Co...717 Market
Muhs & Lochbaum Co...1506 Sacramento
KNITTED GOODS.
Pfister, J. J. Knitting Co...739 Market
Gantner & Mattern Co...1600 Van Ness
LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co. Cal. & V. Ness
Marks Bros...Eddy & Fillmore
Magnin, I. & Co...Van Ness & Austin Ave
Newbauer Bros...37 Battery
Schwartz & Goodman...1545 Fillmore
Paragon, The...Van Ness Ave & Post

LADIES' TAILORS.
Flamm, G...2202 California
LAMPS.
Boesch Lamp Co...1135 Mission
Bauer Lamp & Reflector Co...528 Gough
LAUNDRIES.
La Grande Laundry Co...234 Twelfth
Metropolitan Laundry Co...1148 Harrison
San Francisco Laundry...1408 Turk
White Star Laundry...385 Eighth
LAUNDRY MACHINERY.
Troy Laundry Mach. Co...583 Mission
LAW BOOK PUBLISHERS.
Bancroft, Whitney Co...200 McAllister

LEAF TOBACCO DEALERS.

Goslinisky & Co...747 Sansome
Kohlberg & Co...526 Washington
LEATHER AND LEATHER GOODS.
Brown & Adams Co...431 Battery
Frank, S. H. & Co...416 Battery
Wagner Leather Co...Sierra Bldg.
Harpham & Jansen...524 Washington
Kauffman, Davidson & Semmel...137 Clay

LIME AND CEMENT.
Cowell, Henry & Co...95 Market
Holmes Lime Co...704 Market
LITHOGRAPHERS.
Britton & Rey...555 Commercial
Galloway Lithograph Co...513 Howard
Schmidt Lithograph Co...
Second and Bryant
Union Lithograph Co...741 Harrison

LIVERY STABLES.
Christensen, E. C. & Son...1210 Valencia
Clemens, C. J...316 Fulton
Kelly, Thomas & Sons...Pine & Franklin
Pease, E. R...1009 Valencia
LUMBER DEALERS.
Albion Lumber Co...Albion, Calif.
Casper Lumber Co...810 Kohl Bldg
Collins, Geo. H...502 California
Dodge, E. J. & Co...15 California
Doiber & Carson Co...Merchants Ex.
Excelsior Radwood Co...4th & Channel
Ford, Chas. D. Co...Merchants Ex.
Grays Harbor Commercial Co...
Foot of Third St
Greenwald, Otto H...901 Alaska Commercial Bldg.
Hammond Lumber Co...Mcta. Ex. Bldg.
Hihn, F. A. Co...Santa Cruz
Hobbs-Wall & Co...633 Howard
Hooper, C. A. & Co...Balboa Bldg.
Hooper, F. P. & J. A...110 Market
Howard, E. A. & Co...20 Howard
Hume, G. W. Co...268 Market
Krusse, J. S...Twenty-third & Shotwell
Meyer, Adolph...1510 Davisadero
Pacific Lumber Co...16 California
Pope & Talbot...Foot of Third St
Seymour & Elliot...142 Townsend
Simpson Lumber Co...412 Market
Slade, S. E. Lumber Co...112 Market
Soule, John F...112 Market
Standish Hickey Lumber Co...
Crocker Bldg.
Tacoma Mill Co...310 Sansome
Templeman, Henry...42 Market
Truckee Lumber Co...1216 Flood Bldg
Union Lumber Co...Crocker Bldg.
Van Arsdale-Harris Lumber Co...
Fifth & Brannan
Wendling, G. X...James Flood Bldg
White, L. E. Co...Balboa Bldg.

MACHINERY AND ENGINEERS' SUPPLIES.
Alexander-Yost Co...514 Market
American Tool Works...109 Mission
Boyle, Lucy Co...100 Front
California Hydraulic Engineering Co...
523 Market
California Tool Works...143 Beale
Compressed Air Machinery Co...
Jassie & Eckert
Cyclops Iron Works...223 Main
Davis, Norris K. Machine Works...
Seventh & Harrison
Evans, C. H. & Co...183 Fremont
Garratt, W. T. Co...Fremont & Natoma
Henshaw Bulkley Co...19 Fremont
Hewitt Machinery Co...59 Second
Marwedel, C. W...256 Ninth
Meese & Gottfried, Co...19th & Harrison
Moore, Chas. C. & Co...63 First
Pacific Tool & Supply Co...402 Mission
Pennington, G. W. & Sons...213 Folsom
Pierson, Roeding & Co...Monadnock B.
Sanitary Devices Manufacturing Co...
24 Montgomery
Union Iron Works...Potrero, S. F.
Young, A. L. Machinery Co...28 Fremont

MANUFACTURING BOOKS.
L. A. Johnston, Salesman Pacific
Manufacturing Book Co...
125 Hansford Block
MANTELS, GRATES AND TILES.
Mangrum & Otter...561 Mission
Rigney, Thos. F...2264 Market
MANUFACTURERS' AGENTS.
Alden, S. F. & Co...2386 Graen
Coates & Campbell Co...565 Mission
Eberhard, Geo. F. Co...The...
360-362 Fremont
French & Linforth, Wells Fargo Bldg.
Hugson & Marten...418 Market
Luscombe & Isaacs...32 Battery
McLeod, McCanliff, Co...143 Bush
Maydwell, C. A...258 Market
Morgan & Allen Co...717 Market
Robinson Bros...Third & Mission
Salch, Geo. C. Co...746 Mission
Sears, H. J...402 Monadnock
Simonds, S. E. Co...114 Sansome
Western Importing Co...1934 Van Ness

MARBLE WORKS.
Musto, Jos. Sons-Keenan Co...
535-565 North Point
MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...19th & Harrison
Hagemann, H. M...1529 Pine
Hoe, John...Rhode Island & Eighth
Klopstock Bros...3320 13th
McRoskey, L. H...927 Market
MEN'S FURNISHING GOODS.
Berger, Nat...1449 Fillmore

Berger, Sam...1449 Fillmore
Bullock & Jones...Post and Kearny
Cllett, Peabody & Co...How'd & Hd. Ct.
Ellis, Milton & Co...935 Van Ness
Dorey & Cunningham...11 Market
Greenebaum, Well & Michela...
Mission bet. 3d & 4th
Hansen & Elrick...
Montgomery and California
Neustadter Bros...First & Mission
Rogerson, J. C...1017 Valencia
Togger, The, Montgomery & California
Bernstein, Sam...1138 Geary
MERCHANT TAILORS.
Growall, W. L. Co...704 Market
Harshall, A...321 Crocker Bldg
Jacobi, J. M. & Co...Sutter and Montg.
Lyons, Chas...1472 Fillmore
Martin Bros...Humboldt Bk. Bldg.
Reid, J. & Son...943 Van Ness
Stall, Henry Co...642 Market
Valentine, R...189 O'Farrell
METAL WORKS.
Finn, John Metal Works...334 Second
Pacific Metal Works...153 First
MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co...154 Sutter
MILK AND CREAM.
Columbia Dairy...231 Franklin
Jersey Farm Co...3550 Nineteenth
Loewe, Wm. G...312 Guerrero
Standard Milk Co...3201 Sixteenth
MILLINERY.
Butler-Schultz Co...731 Market
Hinz & Landt...975 Geary
Holm & Nathan...Bueh & Polk
Muller & Raas Co...Polk & Bush
New York Millinery...133 Van Ness
Spencer & Mitau...1140 Van Ness Ave
MINERAL WATERS.
Ring Bros...Nineteenth & Castro
Eggers, Chas. & Co...118 Eureka
Shasta Water Co...6th & Brannan
Witter Medical Springs Co, Room
411, Westhank Bldg. Market & Ellis
MINING COMPANIES.
Alaska Treadwell Min'g Co...Mills Bldg.
Bourn, W. B...2650 Webster
Ralston, W. C...368 Bush
MINING MACHINERY.
Woodbury, Geo. E...238 Townsend
NECKWEAR MANUFACTURERS.
California Neckwear Co...14 Sansome
Heineman, H. M...1649 Bush
Samter, L. & Sons...758 Mission
NEWS DEALERS.
Foster & Orear...Ferry Bldg
NOTARIES PUBLIC.
Levy, Eugene W...560 Mills Bldg.
NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co...837 Mission
NUT DEALERS.
Sunset Nut Shelling Co...427 Comm'l
OFFICE FILING DEVICES AND SYSTEMS.
Library Bureau, Inc...674 Mission
Tayman & Erbe Mfg. Co...712 Mission
OILS.
Porter, W. S...2029 California
Standard Oil Co...461 Market
OPTICIANS.
Bertling Optical Co...186 Bush
California Optical Co...181 Post
Chinn-Beretta Optical Co...1557 Van Ness
Hirsch & Kaiser...218 Post
Kahn, Geo. H...1232 Van Ness Ave
Kahn, Henry & Co...644 Market
OVERALLS.
Armer, A. M. & Co...760 Mission
OYSTER DEALERS.
Darbee & Immel...1836 Fillmore
Morgan Oyster Co, The...614 Third
PACKERS OF CANNED SALMON.
Alaska Packers' Ass'n...
Wells Fargo Bldg.
PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.
Willits & Patterson...85 Sacramento
PAINTS AND OILS.
Bass-Hunter Paint Co...816 Mission
Chinch, C. G. & Co...156 King
Fuller, W. P. & Co...Beale & Mission
Klatt-Hirsch & Co...113 Front
Magner Bros...419 Jackson
Nason, R. N. & Co...Utah & Fifteenth
Whittier-Coburn Co...Howard & Beale
PAINTERS AND PAPER HANGERS.
Brace, N...459 Valencia
Fraser, John P...841 O'Farrell
St. Denis, J. Co...1457 Ellis
PAPER, PAPER BAGS AND PAPER BOXES.
Bonstell & Co...113 1st
Cal. Paper & Board Mills...310 California
Cal. Paper Box Co...8175 Sixteenth
Crown-Columbia Pulp & Paper Co...
701 Alaska Commercial Bldg.
Fleishhaecker, A. & Co...134 Fremont

Pacific Coast Paper Co...745 Mission
Swick, C. E., Agt. Graham Paper Co...
St. Louis, Mo...268 Market
Un. Bag & Paper Co...1059 Frkin, Okld
Williar, H. R...Chronicle Bldg.
Zellerbach Paper Co...Battery & Jack'n
PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo. 37th St., Oakland
PHARMACEUTICAL PREPARATIONS.
California Flg Syrup Co...392 Church
Pawnee Indian Medicine Co...2476 How'd
Law, Herbert E...Viavi Bldg. 636 Pine
Nat. Pharmacy Co...857 Bdwy, Oakland
PHOTOGRAPHERS.
Bushnell Photo Co...Turk & V. Neas
Waters, R. J. & Co...717 Market
Weidner, Chas...787 Market
PHOTOGRAPHIC SUPPLIES.
Andrews, T. P...Chronicle Bldg.
Girvin-Marsh Co...710 Market
PHYSICIANS AND SURGEONS.
Ballard, J. Stow, M. D...3303 Clay
Bryant, Edgar R. M. D...350 Post
O'Evelyn, Frederick W. M. D...
Central Building, Polk & Sutter
Gibbons, Henry Jr, M. D...350 Post
Mann, C. S. M. D. P. O. Box 2144, S. F.
Montgomery, D. W. M. D., 2419 Cal.
Palmar, Geo. H., M. D...2446 Jackson
Pischel, Kaspar, M. D...1817 California
McNutt, W. F. M. D...1800 O'Farrell
Regensburger, Martin, M. D...3376 Clay
Sherman, Harry M...Union Sq. Bldg.
Veckl, Victor G., M. D...1408 Geary
Ward, Jas. W., M. D...391 Sutter
PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co., 1224 Van Ness
Bowers & Son...529 McAllister
Curtz, Benj. & Son, 1615 Van Ness
Deitemeler Piano Co...835 Valencia
Eilers Music Co...1130 Van Ness Ave
Kohler & Chae...Sutter & Franklin
Mauzy, Byron...250 Stockton
Pierce, Walter S., Co...639 14th St
Sherman-Clay Co...Kearny & Sutter
PICKLE MANUFACTURERS.
Fisher Packing Co...
PLUMBERS.
Ickelheimer Bros...1115 Sutter
Murray Bros...619 Sacramento
Snook, Wm. & Son...602 Clay
Wilson, W. F. Co...1177-1179 Turk
Wittmann, Lyman & Co...315 Polk
PLUMBING, HEATING & STEAM SUPPLIES.
Dalziel-Moller Co...543 Mission
Tay, George H. Co...Mission & 2nd
PORK PACKERS AND PROVISION DEALERS.
Armour & Co...Battery & Union
Heineman & Stern...1040 McAllister
Roth, Blum & Co...50 California
South S. F. Packing & Pvn. Co...
407 Front
Western Meat Co...6th & Townsend
Wilfert Bros...6 Taylor
POULTRY AND DAIRY PRODUCE.
Fodera, A...818 Scott
O'Brien, Spotorno & Mitchell...
California Market
POWDER WORKS.
E. I. Du Pont de Nemours Powder Co...
Chronicle Bldg.
PRESS CLIPPINGS.
Allen's Press Clipping Bureau...
Mission and First
PRINTERS.
Barry, J. H. Co...1126 Mission
Brunt, Walter N. Co...391 Jewels
City Commercial Co...509 Howard
City Hall Printing Co...16 Ritch
City Printing Co...747 Market
Dempster Bros...447 Minna
Freitag Printing Co...1322 Howard
Gilmartin Co, The...45 Ecker
Monahan, John & Co...311 Battery
Murdoch Press...68 Fremont
Myself-Rollins Bank Note Co...22 Clay
Pernau Publishing Co...423 Hayes
Phillips & Van Orden Co...511 Howard
Torres, Jos. M...Clay & Sansome
PRINTERS' INK.
Read, Geo. Russell & Co...645-653 Battery
PROPERTY OWNERS.
Crocker Estate Co...Crocker Bldg.
Flood, James L...James Flood Bldg
Hewd, D...Orange, Cal
Holmes Investment Co, The...
Foxcroft Bldg.
Law, Hartland...636 Pina
Marya, Geo. T. Jr...345 Haight
Newbauer, H. W...1914 Sacramento
Parrott, John...502 California
Payson, A. H...Santa Fe Office
Quinn, John E...1221 Polk
Runyon, E. W...692 Monadnock Bldg.
Schussler, H...375 Sutter
Shiels Estate Co...1380 Sutter
PUBLIC WEIGHTS.
McKenna, Jas F...Third-St. Wharf
Ordway, W. C...Sixth and Yuma
PUBLISHERS.
Commercial News Pub. Co...
573 Commercial

Mitchell, Edw. H.....3363 Army
 Mitchell J. H. 2016 Center, Berkeley
 Recorder Printing & Publishing Co.
 Williams, E. C.....Sixteenth & Mission

PUMPING MACHINERY.

Byron Jackson Machine Works.....
 Fremont & Mission
 Dow, Geo. E. Pumping Engine Co.....
 First & Howard
 Platt Iron Works Co. 206 Sheldon Bldg.
 Price, G. W. Pump Co.....23 Stevenson
 Worthington, Henry R.....145 First St.

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.....251 Montgomery
 American Real Estate Co.....23 Monty
 Armstrong-Quatman Co.....Russ Bldg.
 Aronson Realty Co.....160 Sutter
 Babin, Landry C. Co.....423 Kearny
 Baldwin & Howell.....318 Kearny
 Bancroft, Paul.....26 Montgomery
 Bew, Geo. E. & Co.....129 Sutter
 Boardman Bros. & Co.....508 California
 Bonfield, Jeffere & Ryan.....49 Post
 Bovee, Toy & Co.....111 Montgomery
 Browne, R. S. & Co.....129 Sutter
 Burnham & Marsh Co.....217 Russ Bldg.
 Bush, David & Son.....217 Russ Bldg.
 Coffey, H. E.....1244 Masonic Ave
 Cowden, J. B.....339 Montgomery
 Crim, W. H. & Co.....Monadnock Bldg
 Dillert & White.....307 Realty Bldg.
 Easton, Wendell.....209 Monadnock Bldg
 Ehrenfort, Wm.....801 Fillmore
 Ferguson-Breuer Co.....251 Monty.
 Fisher, Chas. W.....304 & 305 Realty Bldg., 660 Market
 Gishman, Wm.....Russ Bldg.
 Grady, John H.....135 Sutter
 Harrigan, Weidenmuller & Rensstirn.....
 345 Montgomery
 Healy & Gillespie.....244 Church
 Hendrickson, Wm. & Co.....Shreve Bldg.
 Hendley-Green Co.....35 Van Ness Ave
 Heyman, Oscar & Bro.....113 Monty
 Hoag & Lansdale.....243 Bush
 Hooker & Lent.....First & Market
 Inverness Land & W. Co.....125 Sutter
 Joost Sons & Co.....16th & Guerrero
 Kane & Co.....217 Montgomery
 Kahn & Feder.....329 Kearny
 Kell Estate Co.....1209 Kearny Bldg
 Kendrick, Chas. H. Co.....1284 Market
 Langrebe, McNevin & Jones.....525 California
 Levy, F. & A. Co.....24 Kearny
 Lichtenstein Bros. Co.....268 Market
 Lincoln Realty Co.....925 Mills Bldg.
 Lyon & Hoag.....636 Market
 Mackenzie & Underhill, 106 Merch, Ex
 Madlaon & Burke.....30 Montgomery
 Magee, Thos. & Sons.....5 Montgomery
 Martin, Walter S.....Call Bldg
 Marston, Frank W. Col. Marston Bldg.
 McElroy, R. D.....606 Phelan Bldg.
 McGaw, John & Co.....232 Montgomery
 McMahon, Mabry.....412 Market
 McMahon, O. L. & Co.....1256 Sutter
 Middleton, John.....783 Market
 Moore, S. I.....815 Shreve Bldg.
 Mouser & St. Germain.....155 Sutter
 Oliver, P. B. & Co.....104 Montgomery
 Partridge, John.....382 Monadnock
 Polito, John L.....2104 Market
 Pon, Albert J.....1012 Fillmore
 Rich, A. J. & Co.....121 Sutter
 Rucker, Jos. H. & Co.....49 Post
 Russell, Chas. B.....222 Kohl Bldg
 Sachs, Sanford.....2027 Sutter
 Sage, O. G.....11th Bldg.
 S. F. & Suburban Home Bldg. Society
 201 Euclid Ave
 Schroth Co. The.....251 Kearny
 Schmitz, L. A.....3321 Twenty-first
 Schinwald, Ruckhee & Co.....27 Monty.
 Skelton, E. W.....229 Montgomery
 Speck, Paschel & Co.....Mills Bldg.
 Strassburger, I. & Co.....484 California
 Strong, Belden & Farr.....45 Post
 Truman & Rogers.....147 Sutter
 Truman Investment Co.....Humboldt Bank Bldg.
 Umlsen, G. H. & Co.....20 Montgomery
 Von Rhein Real Estate Co.....51 Geary
 Wayman, Guy T.....Mills Bldg.
 Weck, F. A. Realty Co.....Berkeley
 Weisslein Bros.....141 Sutter
 Whittell, George Jr.....Whittell Bldg., 166 Geary
 Williams & Surryhne.....114 Sutter
 Wolf & Hollman.....327 Kearny

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....
 Merchants' Exchange, 8th Floor

RESTAURANTS.

Galindo, P. B.....1018 Van Ness Ave
 Kilborn & Hayden.....34 Market
 Krone, F. W.....311 O'Farrell
 Larsen, C. G.....50 Eddy
 Louis Fashion Restaurant.....22 Sansome
 Louvre, The.....Fillmore & Eddy
 Petersen, Jacob.....7 Market
 Pouchan, G. & Co.....497 Golden Gate
 Ravn & Karstensen.....131 Market
 Swain Company.....1241 Van Ness
 Talt's.....Eddy & Van Ness Ave
 Techau, R. J.....Westerfeld, P. & Co.....1530 Haight
 Zinkand, Chas. A.....Broadway nr. 11th St., Oakland

ROOFING AND BUILDING PAPER.

Paraffine Paint Co.....1039 Merch. Ex.
 Pacific Refining & Roofing Co.....
 379 Monadnock

RUBBER GOODS.

Bowers Rubber Works.....62 Sacramento
 Goodyear Rubber Co.....587 Market
 Gorham Rubber Co.....50 Fremont
 Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co.....1212 Market
 Patrick & Co.....126 Bush

RUBBER AND COFFEE CROWERS.

Hidalgo Plantation & Commercial Co.....
 Russ Bldg
 La Zacaupa Rubber Plantation Co.....
 Russ Bldg

RUG MANUFACTURERS.

California Rug Co.....3147 Lombard

SAFES.

Freeman, I.....455 Golden Gate Ave.
 Herring-Hall-Marvin Safe Co.....
 Second & Jessie
 Harman Safe Co., The.....126 Folsom
 Parcels Safe Co.....577 Market

SAW WORKS.

California Saw Works.....721 Brannan

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....147 Grove
 Weber, C. F. & Co.....1151 Polk

SCHOOL BOOK PUBLISHERS.

Doub & Co.....717 Market
 Ginn & Co.....717 Market

SCREEN WORKS.

Quick, John W.....1218 Haight

SEEDS AND GRAIN.

Bowen, E. J., Est of.....519 California

SEEDS AND PRODUCE.

Volkman, Chas M & Co.S'some & B'way

SEED GROWERS.

Metson, W. H. & Co.....
 501 Balboa Bldg., 2nd & Market
 Moras, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
 Steiger Terra Cotta & Pottery Works
 729 Mills Bldg.

SEWING MACHINES.

Evans, J. W.....1658 O'Farrell
 Jackson, W. E.....404 Sutter
 Singer Mfg. Co.....17 Jones
 White Sewing Machine Co.1478 Market

SHEET IRON AND PIPES.

Smith, Francis & Co.....9 Fremont

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave
 Delano Bros.....70 Spear

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....112 Market
 Turner, Matthew.....14 Steuart
 Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.....
 138 Steuart
 Josselyn, G. M. & Co.....25-33 Main
 Sellers, Madison & Co.....96 Market
 Weeks-Howe-Emerson Co.....61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....
 410 Alaska Commercial Bldg.
 American Trading Co.....244 California
 Balfour, Guthrie Co.....320 Sansome
 Barneson, Hibberd Co.....149 California
 Bates & Chesebrough, Mer. Ex. Bldg.
 Bowring & Co.....310 California
 Gale Bros.....408 Davis
 Grace, W. R. & Co.....612 California
 Hermann, Geo. Co.....310 Sacramento
 Johnson-Locke Mercantile Co.....
 213 Sansome
 Lund, Henry & Co.....201 Marine Bldg.
 Mitsui & Co.....Merchants' Exchange
 Meyer, Wilson & Co.....Alaska Commercial Bldg.
 Moore, Ferguson & Co., 690 Commercl
 Newhall, H. M. & Co.....114 Battery
 Otis, McAllister & Co.....310 Sansome
 Parrott & Co.....204 California
 Plummer, Geo. E. & Co.....54 Steuart
 Port Costa Milling Co.....210 Battery
 Spreckels, J. D. & Bros. Co.....58 Clay
 Williams, Dimond & Co.....310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co.....77 Battery
 Ulman, Selligsohn & Brown.....
 149 New Montgomery

SHOE GOODS.

Dolliver Bros.....619 Mission

SILKS.

Hart, D. & Brother.....14 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth
 Carlson-Currier Co.....114 Sansome

SILVERWARE.

Graves, W. E.....717 Market
SMOKERS' ARTICLES.
 Heininger, C. P. & Co.....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. 17th & R. Island
 Lillio, Chas..N. W. cor. Bay & Webster
 Luhn, Otto & Co.....117 Diamond
 Newell & Bros.....2714 Army

SODA MANUFACTURERS.

Horstmann, John & Co.....685 Bryant

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....116 First

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....1400 Fourth
 Crocker, H. S. Co.....617 Market
 Dixon, Fish & Co.....205 California
 Sadler, F. B., Mgr. Dennison Mfg.
 Co.....Delbert Block
 Schwabacher-Frey Stationery Co.....
 42-44 Sutter
 Standard Office Sup. Co. 427 Montg'm'y
 Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.....17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.....
 Jackson-St. Wharf
 Capelle, Robert.....250 Powell
 Cook, Thos. & Son.....32 Powell
 Ettore Patrizi & Co.....23 Mont. Ave.
 Fugazi, Cav. Uff, J. F. 628 Montgomery
 Hamburg-American Line.....160 Powell
 Pacific Coast Steamship Co. 112 Market
 Pacific Mail Steamship Co. Flood Bldg
 Toyo Kisen Kaisha.....Flood Bldg.
 Monticello Steamship Co. Ferry Bldg.
 Northern Commercial Co. 320 Sansome
 Shipowners' and Merchants' Tugboat
 Co.....210 California
 Wells Fargo & Co Express.....
 Second and Mission
 Zappettini & Perasso.....1 Mont. Av.

STEVEDORES.

Eschen & Minor.....112 Market

STORE AND OFFICE FURNITURE.

Fink & Schindler Co. 218 Thirteenth
 Simmen, John.....70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.....27 Minna
 Steiger & Kerr.....Eighteenth & Folsom

STRUCTURAL STEEL MANUPAC-TURERS.

Ralston Iron Works..20th and Indiana

SURETY COMPANIES.

American Bonding Co.....
 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co.....393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co. 632-634 Commercial

SYRUPS.

Long Syrup Refining Co.....
 16th and Harrison
 Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....3rd & Mission
 Baumgarten, J. & Co.....973 Market
 Ford, C. W. R. & Co.....164 Sutter
 Reiss Bros. Co.....114 Kearny

TANNERS.

Eagle Tannery..26th & San Bruno Ave
 Legallet-Hellwig Tanning Co.....
 Sixth Ave. South, South S. F.
 Norton Tanning Co.....216 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....126 Mission
 Caswell, Geo. W. & Co.....530 Folsom
 Folger, J. A. & Co.....15 Howard & Spear
 Brandjean, Henry.....359 2nd, Oakland
 Hills Bros.....175 Fremont
 Jones-Paddock Co.....228 Fremont
 Schilling, A. & Co.....2d & Folsom
 Thierbach, Chas. F. Co. 443-447 Battery
 Thomas, W. H.....2730 Sacramento
 Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank.....Pine and Montgomery
 Pacific States Tel. & Tel. Co.....
 445 Bush

TENTS AND AWNINGS.

Ames-Harris-Neville Co. 607-609 Front

THEATERS.

Belasco & Meyer.....Sutter & Steiner
 Orpheum Circuit Co..Ellis & Fillmore

THERMIT SUPPLIES.

Goldschmidt Thermit Co.....432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 220 Market

TIN PLATE MANUFACTURERS.

Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co.....
 Kohl Bldg

TOWEL COMPANIES.

S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co.....1600 Polk
 Sadler & Co.....782 Mission

TRANSFER COMPANIES.

Bekins Van & Storage Co.....
 13th and Mission
 Union Transfer Co. Grant Av. nr. Geary

TRUNKS.

Hirschfelder & Meaney..20th & Florida
 Malm, C. A. & Co.....266 Bush
 Oppenheimer, James.....842 Market
 Pacific Trunk & Bag Co.....Front & Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co.....520 Market
 Revalk, R. E. & Co.....432 Market

UNDERTAKERS.

Gray, N. & Co.....2198 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co.....959 Mission

UNDERWEAR.

Daimel Linen Nesh System Co.....
 1107 Van Ness Ave

UNIFORMS AND REGALIA.

Pasquale, B. & Co.....115 Post

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....568 Howard

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co.....524 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son.....1527 Pine
 Uhl Bros.....717 Market

WAREHOUSES.

De Pue, E. J.....Merchants' Ex. Bldg.
 Granger's Business Ass'n.....Mer. Ex.
 Haslett Warehouse Co.....310 California
 Lombard Warehouse Co.....204 Cal.
 Morse, I. H.....Lombard & Battery
 South End Warehouse Co. 24 & T'send

WINES AND LIQUORS.

Ahrens, Bullwack & Co. 1st & Harrison
 Arnold, B. & C. Townsend & Stanford
 Braunschweiler & Co. Palo Alto, Cal.
 California Wine Ass'n.....3d & T'send
 Chapman & Wilberforce.....705 Sansome
 Chevalier, F. Co.....246-256 Mission
 Crown Distilleries.....29 Minna
 French-American Wine Co.....
 1821 Harrison
 Gundlach Bundschu Wine Co.....
 22 California
 Grauerholz, H. J.....2460 Mission
 Herracher, Jos. Co. Front & Merchant
 Hoteling, A. P. & Co.....429 Jackson
 Italian-Swiss Agricultural Colony
 Co. Battery & Greenwich
 Jesse Moore Hunt Co.....199 Second
 Jones, Mundy & Co.....Monadnock Bldg
 Kuhl-Schwarke & Co.....7 Spear
 Lachman & Jacob.....706 Sansome
 Lavalent Bros.....2121 Folsom
 Livingston, M. A. 1842 Golden Gate Av.
 Levy, Simon Co.....246 Wash.
 Livingston & Co.....3443 Seventeenth
 Lubben, John.....Drumm & Marchant
 Lyons, E. G. & Raas Co. 430 Bryant
 Martinon, E.....714 Montgomery
 McLeod & Hatje.....3499 17th St.
 Meinecke, Chas. & Co. 314 Sacramento
 Naber, Alfa & Brune.....825 Mission
 Napa & Sonoma Wine Co.....112 Tenth
 Pfaffle, E. E. & Co.....2049 15th
 Rathjen Co.....3249 Fillmore
 Repsold, A. & Co.....22 Davis
 Rosenblatt Co., The.....Second & Folsom
 Rhyner, Chas.....Folsom & Army
 Schilling, C. & Co.....20th & Minnesota
 Schlesinger & Bender.....
 1821 Harrison
 Sherwood & Sherwood.....1841 Bcale
 Shultz, Wm. A.....318 Walnut
 Shea, Bocqueraz & Co.....609 Mission
 Siebe Bros. & Plageman. 424 Battery
 Sroufe, John & Co.....41 Drumm
 Sutter Home Wine Dis. Co. 321 Front
 Swiss-American Wine Co.....
 Vallejo and Front
 Van Bergen, N. & Co.....340 Wash.
 Weniger, P. J. & Co.....Market & Calif.
 Wetmore, Bowen Co.....42 Davis
 Wichman, Lutgen & Co. Clay & Bat'y

WIRE AND WIRE ROPE.

American Steel & W. Co. 16 & Folsom
 Pacific Steel & Wire Co.....408 Mission
 Roebbling's, John A. Sons Co.....
 646 Folsom

WOOD DEALERS.

Independent Wood Co.....1109 Battery

WOOD AND WILLOW WARE.

Heyman-Well Co., The.....720 Mission
 Lake & Co., Inc.....Ross Valley
 Levenson Co.....Pine & Front

WOOL.

Koshland, S. Co.....110 Market

S. F. Wool Sorting & Scouring Co.....
 117 Geary

Tryon, E. H.....519 Chronicle Bldg.

WRECKERS.

Whitelaw Wrecking Co.....236 Main

YEAST AND VINEGAR MANFRS.

Consumers' Y. & V. Co.....590 Grove

Golden Gate Compressed Yeast Co.....
 26 Mint Ave.

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

A GREAT CIVIC ACHIEVEMENT.

In commemoration of the deaths of some two million rats (estimated) including all that had bubonic plague, and in gratitude for the fact that the last case of plague in a human being in San Francisco occurred more than a year ago, the Citizens' Health Committee is about to tender a banquet to Dr. Rupert Blue, as the director of one of the most remarkable battles humanity ever gave to a natural foe.

Over \$135,000 were disbursed by the committee in this campaign, and it is about to return 19 per cent of the paid up subscriptions to the donors.

It is hard for a San Franciscan to feel very modest over the sanitary achievement of the past year. No city we know of ever succeeded in such a large and difficult co-operative enterprise. The stamping out of plague here, after it had gained the foothold it had in September, 1907, when there were fifty-five human cases in one month, would have been impossible to any community less capable of intelligent, united and persistent action. It was a victory of the people of San Francisco, following the tactics of Dr. Blue and under the leadership of the Citizens' Health Committee. They have exterminated plague, cleaned up the town, reduced the chances of illness and loss from all infectious diseases by probably 50 per cent, and furnished a model for any other community that the disease in its present world-wide wanderings may reach. It was a great civic achievement and, more than any other one performance, it marks San Francisco as a great city.

A GOOD SERVANT FOR THE CITY.

Through his appointment to the position of Field Deputy and Superintendent of Street Repairs under the Board of Works, the Merchants' Association has lost the services of Mr. Benjamin Heath, its engineer inspector of public improvements under the bond issue of 1903. The Association accepted Mr. Heath's resignation with reluctance, and sent him the following letter:

January 28, 1909.

Mr. Benjamin Heath, San Francisco, Cal.

Dear Sir—This is to advise you that your resignation, January 21, as inspector of bond issue street paving and sewer construction for the Merchants' Association, which you tendered on account of your appointment by the Board of Public Works to the office of superintendent of street repairs, was accepted by the board of directors with sincerest regrets, which are lessened only by the knowledge that you have been called to a position where you can, if given proper support, render to the City even a greater service than you could with us.

The Directors desire at this time to express to you their appreciation of the faithful and conscientious manner in which you have performed the difficult tasks assigned to you, and their satisfaction with the work done, which they feel has been worth many thousands of dollars to the taxpayers of the City in securing good work under the bond issue. The fact that we have been able to secure and retain at all times the cordial co-operation of the City Engineer's office, which has invariably sustained our claims made through you, whenever there was occasion to make complaints on account of defective work or violation of the specifications, is an evidence of the tact and good judgment displayed by you in your work.

Wishing you success in your new duties and assuring you of the co-operation of the Merchants' Association in your work and our readiness to assist at any time whenever possible, we are,

Yours very truly,

THE MERCHANTS' ASSOCIATION.

Andrew M. Davis, President.

L. M. King, Secretary.

When the bond issue of 1903 was proposed great doubt was expressed of the City's ability to handle so much money properly. Past experience was not encouraging and there was a growing opposition. For a while it looked bad for the bonding project. The Merchants' Association called a mass meeting to consider the subject and after several addresses in favor of bonding, and some opposition to it, the then president of the Association, Mr. Frank J. Symmes, declared that if the City would vote for the bonds the Association would undertake to see that the public's money was well spent. The bonds carried, and the Association took up the labor of providing an extra-official inspection of the work. Mr. Heath's resignation occurred just about as the works provided for under the bond issue of 1903 were nearing completion.

GASPAR DE PORTOLA, HERE'S LUCK!

Whereas, The 140th anniversary of the discovery of the Bay of San Francisco by Gaspar de Portola, first governor of California, occurs in this year; and

Whereas, The public spirited citizens of San Francisco, in response to a general and spontaneous demand, have planned and perfected an organization for holding and are now engaged in preparing the details of a festival, which shall at once commemorate the discovery of San Francisco Bay and afford opportunity for public rejoicing over the splendid present and still more splendid future of the City, and, at the same time, draw back to their old home the San Franciscans scattered throughout the world; and

Whereas, It is the common wish of those citizens who seek the welfare and desire to hasten the progress of San Francisco that this festival shall become a fixed annual institution and feature of the City's life; and

Whereas, The success of this festival and its establishment as an annual event will be promoted and further assured by giving it the sup-

port and sanction of the Merchants' Association; now, therefore, be it

Resolved, That the Merchants' Association does hereby extend to the Portola Festival its approval of the organization already formed and the plan outlined; and

Resolved, That the Merchants' Association does hereby approve of the selection of the period from October 19 to 23, 1909, both inclusive, as the occasion of the first Portola Festival, and urges all San Franciscans to join in the merry-making of this festival and to assist in making it such a success as will redound to the credit of the community at home and abroad and add greatly to its prosperity.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

L. M. King, Secretary.

CALIFORNIA'S STANDARD POLICY.

Improvements upon the New York standard form of fire insurance policy have been made by the commission that the Governor appointed two years ago to draft a California form. While following, in the main, the New York standard, the California policy will have a clearer arrangement and a more convenient grouping of conditions, and there will be less chance of a misunderstanding as to whether, under certain circumstances, the risk is covered or not.

The commission consists of Insurance Commissioner E. Myron Wolf, Judge F. A. Cutler, Percy Morgan, representing the San Francisco Clearing House; F. W. Van Sicklen, representing the Chamber of Commerce; E. R. Lilienthal, representing the Merchants' Exchange; W. J. Dutton, representing the Board of Underwriters; Joseph Kirk, of the Board of Trade; and Allen G. Wright, representing the Merchants' Association.

The stipulations of the policy are grouped under appropriate headings, so that they can be easily found.

In the New York standard form there are certain stipulations such as the one relating to vacancy that void the policy if broken. In the California form it is provided that the breach or non-observance of such stipulations merely suspends the policy during the continuance of the added risk, and when the stipulations are again complied with the force of the policy is restored. The companies can even waive such suspension, if they wish to.

The time for a loss to become due and payable is definitely fixed in the California form. If there is an adjustment the loss is payable thirty days after the adjustment is made, otherwise a loss is payable ninety days after preliminary proof of loss has been presented.

Riders are permitted, but no rider can be put on relieving the company from liability for fire caused by earthquake or other elemental cause unless it is in red ink, and unless there is stamped on the face of the policy, also in red ink, a statement that the policy contains a limitation of liability not permitted in the California standard form.

A company is made liable if property is lost or damaged by fire or otherwise by civil authority or military or usurped power exercised to prevent the spread of fire not originating from a cause not excepted under the policy when such fire otherwise would probably have caused loss or damage to the insured property.

The Merchants' Association has endorsed the bill providing for this form of policy.

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4 Hayes - Franklin

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. * DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. *

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 13

SAN FRANCISCO, CAL., APRIL, 1909.

No. 152

MERCHANTS' ASSOCIATION ENLARGES ITS STAFF.

Prepares to Widen Its Field of Usefulness and Give the Streets More Attention.

As the down town district is being rebuilt and reoccupied with beautiful structures and stores, the Merchants' Association is preparing to increase its usefulness by co-operating with the City authorities to secure fine streets and have them kept in good order, and by promoting wherever possible the development of the City along the most improved lines.

Special attention will be given to paving, street sweeping, and the street car service. In order that these matters may be properly looked after from the standpoint of the merchant, the Association has added to its staff an expert engineer inspector, H. A. Campbell, C. E., for such service as may require special technical knowledge, and a specially qualified outside inspector, Mr. Warren Manley, for general field work.

As soon as the pipes are laid in the down town district for the auxiliary high-pressure fire-protection system, a work which will begin within ninety days, the Association will take up actively the task of securing new permanent pavements. This is a matter requiring concerted action on the part of frontage owners and lessees, who will be under the necessity of buying the City's three-and-a-half per cent bonds of 1903, or subscribing the discount so that banks will buy them, in order to provide the City treasury with the funds to do the work. This was the proceeding followed on Sutter street. The Association has already secured the promises of two leading banking houses that they will take bonds under those conditions, so that property owners that do not care to carry such securities indefinitely need not do so, but may secure the desired result by putting up the necessary five or six per cent discount on their proportion.

The first valuable public service of the Merchants' Association, successfully undertaken in 1894, was the cleaning of the streets, an enterprise that did more than anything else to abolish San Francisco's old cobblestone pavements, which never could be made clean except at enormous expense. The Association will again devote its attention to street cleaning and street sprinkling, and will endeavor, in co-operation with the Board of Works, to bring the pavements up to their former high metropolitan standard.

Special consideration will also be given to the streets and sidewalks leading to the Mail Dock and the new wharves, and close observation will be made of this district to see what its particular needs may be.

It is the purpose of the Association to do everything in its power to raise the standards

of San Francisco's municipal equipment to a level with those of the most advanced cities in the world. In that endeavor it expects the hearty co-operation and good will of every patriotic San Franciscan.

WILL ISSUE A REPORT ON THE STREET RAILWAYS

Association Has Been Making a Complete Survey of the City's Transportation Facilities.

An extensive report on all the street railways, and on the general street railway needs, of San Francisco, prepared by the Merchants' Association through a special committee, of which Director I. O. Upham is chairman, is now in press. It will soon be ready for distribution to members, to the Supervisors, the Mayor, and other municipal officials, and to the officers of the street railway companies, in order that all may be informed of the actual condition of affairs and may know what improvements are practical.

This report is the result of close observation and study, by specially qualified inspectors, working in the field for many months. Its suggestions will be of a kind that could easily be carried out and that would, if acted upon, give San Francisco a modern and adequate transportation system.

SAN FRANCISCO WILL SOON ACQUIRE A NEW ARMORY

Association Sends a Committee to Sacramento to Assist in Passing the Bill.

The City is to be congratulated that the armory bill, to use the balance of the San Francisco State-building fund for an armory for the Coast artillery, has passed the Legislature. Director Frank J. Symmes went to Sacramento as a special committee from the Association on behalf of this measure, in company with representatives of other commercial bodies, and the combined sentiment in favor of the bill was successful in securing its passage.

MUST CLEAR SIDEWALKS OF NEEDLESS OBSTRUCTIONS

Association Is Making War on Unnecessary Nuisances Maintained by Builders and Others.

The costly nuisance of needlessly obstructed streets and sidewalks in the downtown districts, impeding traffic, making people shun certain sides of streets, and creating dust and filth to damage expensive stocks of goods and interfere with the merchant's business, has been taken up by the Mer-

chants' Association as a matter demanding reform.

Appearance has been made for the Association before the Street Committee of the Board of Supervisors in protest against the negligence of contractors that fail to remove surplus materials and rubbish after a reasonable time has elapsed. A special agent of the Association has been detailed to go carefully over the field and list obstructions, a labor that the Board of Public Works, on account of the pressure of other business, possibly can not be expected to do, and the results, in the shape of lists of places obstructed, have been reported to the Board of Works, with the following communications:

San Francisco, March 22, 1909.

Mr. Charles A. Day,

President Board of Public Works.

Dear Sir: During the past two or three days the Merchants' Association has had an inspector at work in the new retail district endeavoring to have the various contractors remove from the streets and sidewalks old refuse material not actually being used in the construction of buildings at the present time. We have met with fairly good success in a number of instances, but find, at several places, old granite blocks, sewer pipe, etc., on the sidewalk in front of certain vacant lots which are not being improved.

We would respectfully suggest that steps be taken either to remove to the Corporation Yard such of this material as may be valuable to the city or to throw it into the vacant lots, so that the sidewalk space, at any rate, will be clear, as this material will otherwise remain there for an indefinite period.

The following are the points referred to:

(Here follows a detailed list of obstructions.)

Yours respectfully,

THE MERCHANTS' ASSOCIATION.

L. M. King, Secretary.

San Francisco, March 24, 1909.

To the Honorable, the Board of Public Works,
City and County of San Francisco:

Gentlemen: We transmit to your honorable board the enclosed list of places in the wholesale and retail districts north of Market Street where refuse, consisting of old bricks, sewer pipe, broken curb stones, etc., is lying on the sidewalk or on the street in front of vacant lots. This material has been an obstruction to the public for many months.

As the owners of these vacant lots should have removed this material and have not done so, we now recommend and urge that your honorable board detail two or three men to go over these points and throw the refuse, at the places herein designated, back upon the vacant lots from which it came or to which it belongs. Any material that is valuable might be confiscated by the city and hauled to its Corporation Yard for its use.

We also transmit herewith a list of places in the same district north of Market Street where trenches have been opened by public corporations and the pavement has not been relaid. As this is causing the adjacent pavement to disintegrate and go to pieces rapidly, we respectfully urge that steps be taken to have the parties responsible for these trenches repair the same immediately.

Yours very truly,

THE MERCHANTS' ASSOCIATION.

L. M. King, Secretary.

The lists accompanying these letters specify about forty different nuisances of the sort mentioned.

In addition to its communications to the Board of Works on this subject, the Association has begun to look up individual property owners and call their attention to the great desirability of clearing up in front of their holdings. The actual condition is described to them and the inevitable results to business are brought to their attention in the hope that enlightened self-interest will cause them to bestir themselves for the common good, and in behalf of their City.

The Association has not complained of materials actually in use or about to be used, but of rubbish that would have to be hauled away at some time or other and is being indefinitely neglected, and of new material hauled to jobs where it will not be needed for several weeks to come. Special attention has also been given to old brick, sand, structural iron, sewer pipe, broken curbstones and similar obstructions left in front of vacant lots.

Some of the contractors have been very accommodating as soon as their attention was called to the matter. With others it has been necessary to use more vigorous means.

The Board of Works has approved the Association's report and ordered that its recommendations be carried out.

CITY FORTUNATE IN THE PASSAGE OF THE WOLFE BILL

**If the People Adopt the Measure There Will
Be \$9,000,000 for the Water Front.**

Rapid development of San Francisco's water front and general harbor facilities may be expected as a result of the enactment of the Wolfe bill to bond the State for \$9,000,000, in order to carry out the plans of the Federated Harbor Improvement Associations, provided the people adopt the bonding proposal.

This money will be needed not only to make the water front inviting to commerce, but to make and keep the port sanitary as far as proper improvements will do it. Interest and sinking fund will be paid out of the port revenues, so that the State at large will not be called upon to carry any of the burden. Expenditures can only be made as fast as the port revenues, or a reasonable anticipation of them, will justify such action; and bonds can only be sold for that purpose by and with the consent of the Mayor of San Francisco or the Governor of California. In this manner a wholesome check is placed upon some possibly reckless harbor board of the future, and at the same time the port's development is not left at the mercy of some obstructionist mayor or unfriendly governor should we ever be so unfortunate as to be afflicted with such officials.

This bill was drafted by one of the attorneys for the Merchants' Association, Mr. Allen G. Wright. It was introduced by Senator Wolfe, who has worked hard for its passage, in the interest of San Francisco, and who deserves special mention for his labors in that behalf. The Association has been behind it from the beginning and its attorney has been active in promoting interest in it at Sacramento. On March 5 the Association adopted the following resolution in regard to it:

Whereas, Hon. Edward I. Wolfe has introduced in the Senate Bill No. 485, providing for a bond issue of \$9,000,000 for the improvement of the San Francisco harbor; and

Whereas, the funds derived from the sale of this bond issue will be used for making general improvements in San Francisco harbor and supplying it with modern, efficient equipment, so as to make it what it ought to be—one of the great harbors of the world; and

Whereas, in view of the development of the Panama Canal, it is not too soon to make provision at the present time for the improvement and development of San Francisco harbor; now, therefore be it

Resolved, that the Merchants' Association of San Francisco hereby indorse and approve said Senate Bill No. 485; and, be it further

Resolved, that copies of this resolution be sent to every member of the San Francisco delegation in the Assembly of the State of California, with the request that they exert their best endeavors to secure the prompt and early passage of this bill by the Assembly.

Copies of these resolutions were sent to all members of the Assembly delegation from San Francisco, and other commercial organizations were invited to join in the good work.

In his address on the adjournment of the Legislature, the Governor said of this measure that it was one of the most important and far-sighted acts of the session, and, if the people adopted it, would mean great things for San Francisco.

MERCHANTS' ASSOCIATION AND THE UNEMPLOYED LEAGUE

**Subscription for Sanitary Plumbing Does
Not Necessarily Involve a General
Endorsement.**

The Merchants' Association has not departed in any particular from the policy of requiring an endorsement of a charity by the Charities Endorsement Committee before contributing to it, which it has preached to its members and the general public for years as the only business-like solution of the relief problem. The following preamble and resolutions, adopted by the Board of Directors on March 5, will, therefore, be self-explanatory:

Whereas, The Merchants' Association, through its representative, at a meeting with the Chamber of Commerce, voted to contribute toward the expense of installing sanitary plumbing in a building located at 212 Leavenworth street, and occupied by unemployed men, organized as the "Unemployed Co-Operative League," and

Whereas, it is evident that this action has been misconstrued from the fact that an article appeared in one of the daily papers of recent date, headed "Merchants to Aid the Unemployed," in which it was stated that "The Merchants' Association has finally decided to co-operate with the Unemployed Co-Operative League in relieving the distress of the City's unemployed" and that "Later the question of securing work for the men will be taken up by the Merchants' Association"; therefore, be it

Resolved, That, in order to make its position clear and to avoid giving the impression that the Merchants' Association intends to co-operate with the League of the Unemployed, the Directors of the Merchants' Association publish the following facts:

1. That the contribution above referred to was made simply in the interests of public health and to prevent a building in the heart of the City being left in improper sanitary condition;

2. That the Merchants' Association has never investigated the organization known as the Unemployed Co-Operative League, and is therefore not in a position to endorse its work, or to advise the public to contribute towards its support;

3. That the endorsement of this organization, if requested by its officers, should be referred to the Charities Endorsement Committee appointed by the Merchants' Association for such purposes, and made up of representatives of the Merchants' Association, the Associated Charities and the charities at large;

4. That, if industrial conditions in San Francisco are so serious as to require organized effort in behalf

of the unemployed, then the Merchants' Association believes that such work should be under the control of a Committee representing the long-established civic bodies of the City, and that it is unwilling to co-operate in such a movement unless it be organized under such auspices.

Board of Directors of

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

L. M. King, Secretary.

PRIVATE ENTERPRISE SHOULD CONSTRUCT THE AUDITORIUM

**Association Deems It Inadvisable for the
City to Attempt to Build a Con-
vention Hall.**

Saddling the municipality with a heavy addition to its bonded debt in order to get a convention hall that can be acquired just as easily, and probably more so, through popular subscription to the stock of a private corporation, does not appeal to the Merchants' Association as a sensible course of procedure. On the contrary, the Board of Directors has voted unanimously, on recommendation of its Committee on Public Buildings, Byron Mauzy, chairman, against municipal construction of an auditorium, and in favor of action by private enterprise.

For several weeks the Association's Committee on Public Buildings has been investigating various propositions for the construction of an auditorium so that the City would be equipped for handling national conventions and other large assemblies and would also have a building suitable for large public gatherings of local character. The Committee submitted its report at a recent meeting of the Board of Directors, and the following resolutions were adopted:

Resolved, That it is the sense of the Merchants' Association that San Francisco is greatly in need of a modern auditorium or convention hall for the accommodation of National Conventions and other large assemblies; that such an improvement, if secured, would be a most important feature in the rebuilding and future progress of San Francisco, and, properly managed, will doubtless attract to the City and State large numbers of visitors and many permanent settlers, and, incidentally, bring a great deal of money for circulation among our tradespeople and others, and thus prove of lasting benefit; and be it further

Resolved, That this Board deems it inadvisable for obvious economic reasons that the City and County of San Francisco should at this time add to its large financial obligations or in any wise increase its tax rate for the purpose of providing or building or acquiring an auditorium or convention hall as a municipal property, and that it is the judgment of this Board that such an improvement may be acquired through the co-operation of private enterprise and popular subscription.

Board of Directors of the

MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

L. M. King, Secretary.

The City Engineer of Hartford, Conn., has been furnished, at his request, with illustrations of San Francisco's safety stations, the first of which was built by the Merchants' Association and presented to the city. The general use of this device would make city life in America more comfortable.

The Merchants' Association has been honored in the appointment to the Park commission of one of its former presidents, Mr. F. W. Dohrmann, to succeed Reuben H. Lloyd, deceased.

THE COMMON WELFARE

A Bulletin of Social and Philanthropic Information

ALICE S. GRIFFITH, Editor

MILITARY AND NAVAL FORCES IN RELATION TO PUBLIC HEALTH

Passed Assistant Surgeon W. Colby Rucker Discusses the Need of a Central Sanitary Authority

The following matter consists of extracts from an article by Passed Assistant Surgeon W. Colby Rucker, of the United States Public Health and Marine Hospital Service, which appeared in the November issue of the Military Surgeon. The article is of such great interest and contains so much of importance that our readers are urged to read it in its entirety:

The last census shows that the annual death rate in the United States is one million five hundred thousand. In other words, one eightieth of the population dies every year. In a recent address Dr. William H. Welch, professor of pathology in Johns Hopkins University, made the statement that "the death rate can probably be cut in two if adequate measures, which are well within the possibilities of realization, are inaugurated." That is to say, three quarters of a million of citizens may be saved every year if adequate measures be inaugurated, and conversely, just so long as the inauguration of these measures is delayed, seven hundred and fifty thousand lives are being wantonly sacrificed annually.

What are these measures? Is their inauguration practical at the present time? To whom should be entrusted the task of their administration?

The Right Move.

The first question finds its answer in a resolution passed by the Ohio State Legislature at its last session, proposing to vest in the Federal Government a right to perform the duty of safeguarding and improving our national health and urging Congress "to create and establish a National Bureau of Health and endow it with power and funds commensurate with the highly important duties with which it will be entrusted."

We have seen in the foregoing brief resumé of the discoveries and achievements of preventive medicine that those workers who succeeded in the fullest measures were those who received the moral and financial assistance of their national governments. At no time has any great progress come from any individual working solely in his individual capacity. Finlay, the great prophet of yellow fever, worked alone for twenty years and failed to convince the world of the correctness of his brilliant theory. Koch achieved success from the beginning—he was a German army surgeon and was subsequently subsidized by the Reichstag; Ross of the Royal Army Medical Corps of England succeeded; Reed, Gorgas, and Keen, all of our army, were successful; and Crater, White and Blue, of the United States Public Health and Marine Hospital Service, each fought and won his battle against a scourge. These victories are national achievements, yes, world achievements, but they were accomplished as only such great acts can be, with the backing of the National Government.

Outworn Doctrine.

The first measure then is the placing of the right to combat disease in the hands of the Federal Government. The stumbling block which still impedes progress in this direction is the doctrine that health powers are a part of the rights of a state and must be respected as such and preserved inviolate. It was only after years of tedious legislation that the present quarantine service has been organized, and even now several important states on the Atlantic seaboard cling with childish tenacity to their quarantine rights. When the United States made its first definite attempt to enact a quarantine law violent objections were opposed. The Colonies, since 1700, had adopted acts looking to the prevention of the introduction of epidemic diseases, but a jealous regard for the rights of the individual state, fostered by the same spirit of grasping commercial-

ism which exists today, prevented the enactment of laws placing the quarantine powers in the hands of the general Government.

The Nation's Business.

It needs no argument to prove that the protection of our coasts from invasion by exotic disease is as much a National duty as their protection against a human foe. The principles which served a loosely connected bundle of colonies do not find their application to a world power. Yet, by a strange omission from the Constitution, the health of a state is held paramount to that of the Nation of which it is a part. That sacred document does not contain a single phrase from which legal ingenuity can evolve any delegation to the Nation of the right to assume any public health power whatsoever.

The means, then, of inaugurating this first measure lie either in an amendment to the Constitution or in the ceding of the health powers of the various states to the Federal Government by their respective legislatures. He would indeed be a bold man who would undertake such a campaign as the latter.

There remains, therefore, but one practical measure, an amendment to the Constitution. Such legislation is not the work of a day. In the interim, if we are to accept Prof. Welch's statement, the annual sacrifice of three-quarter of a million lives must continue. What can be done in the way of an emergency measure to relieve this useless waste of the Nation's greatest asset?

The Present Defenses.

At present we have three great bodies in the National line of defense against disease, the Public Health and Marine Hospital Service and the Medical Corps of the Army and of the Navy. The first conducts our quarantines, examines all alien immigrants, and directs all epidemic campaigns. The Army Medical Corps not only cares for the health of its fighting units, but also by its work in our insular possessions and in the Canal Zone does much for the National health, both by precept and practice. Both the army and the navy send back into civil life each year many men who by their training in both personal and military hygiene are able to do much to further the education of the general public in these matters. The sanatoriums maintained by the army, the navy and the Public Health and Marine Hospital Service remove from contact with the general public thousands of persons suffering with tuberculosis. Those who are cured return to their homes, there to spread the doctrine of the cure of the disease by proper living and hygienic precautions.

The army and the navy, however, find their great relation to the public health in the discoveries which come from the unbiased minds of their medical officers who have unusual advantages for studying diseases and the measures to be adopted for their eradication. Their time is too occupied in caring for the physical condition of the fighting machine to permit their attacking those great problems of sanitation as they affect the civilian population.

The preservation of the public health, therefore, must be left to the Public Health and Marine Hospital Service until such time as a constitutional amendment, which will establish a great Department of Public Health, can be secured.

Centralized Sanitation.

This is the aim of a widespread and growing movement extending throughout the United States and supported by America's most active workers for public good; the end being to centralize under a Federal head all means of prolonging and saving, as far as possible, the health and lives of American citizens; to invest in that head facilities for carrying out such work as may be found necessary to preserve what President Roosevelt has termed our "National efficiency." The fruition of these plans will crown the marvelous

advance which the science of medicine has made during the last three decades, the advance into the domain of preventive medicine. Remedial medicine has occupied the medical stage for centuries; today it must give place to prophylaxis. Before this millennium can be reached, however, thousands must perish while we are devising a means for their salvation.

The second part of the cure is covered by the oft repeated phrase, "the education of the general public." Local health officers should receive higher remuneration. Some incentive should be offered to induce men of ability to make public health positions a life work and sufficient salary should be paid to make it worth while for a physician to devote his entire time to the discharge of his official duties. An underpaid official is either going to perform his duties in a perfunctory manner or neglect them altogether.

The general public must be taught to hold its public health officer responsible for the occurrence of epidemics of measles, diphtheria and scarlet fever. They must be informed that these are wholly preventable diseases, the occurrence of which is a reflection on the sanitary organization and intelligence of the community. If they have these views on this important subject there will be no objection on the part of the taxpayer to sending the health officer on full salary and expenses to Washington for the purpose of attending the School of Hygiene. Municipal garbage collection and disposal will become the rule instead of the slipshod methods which now too often prevail, and the frightful pollution of the streams of our country with animal excrement will no longer be tolerated.

San Francisco's Health Army.

There is at present in San Francisco as good a sanitary corps as the world has ever seen, men who for one year have fought unceasingly to stay a plague and cleanse a city. When the campaign is ended these men will go back to their ordinary vocations and, save for the small interest in hygiene which they may be able to impart to their neighbors, this valuable training which has been produced at the cost of so much time and painstaking labor, will be absolutely lost.

Men who have become expert in the practical application of the fundamental principles of sanitation will go back to their lives as artists and artisans and their intricate knowledge which might be employed in a field of more benefit to mankind will have been thrown away, so far as the future is concerned. There should be some way in which to retain a part of these men in the service of the United States. There would always be more than work enough for them to do, for we have never had a time of sanitary peace since the first settlement in America.

This would form the basis of a standing sanitary army, a mobile organization which would never be idle and would pay for its cost of maintenance many times over in human lives and the prevention of commercially disastrous quarantines.

The sanitary force in San Francisco has been organized on military lines and discipline, and esprit de corps of a high order maintained. Should the future ever see the founding of a permanent corps of this character it is suggested that such an organization should be formed along similar lines.

Need of Revision.

The sanitary laws of this country, then, should be revised and placed on the solid basis of modern science. We have seen that little can be done in the way of National legislation save to impose additional duties on an already overworked and under-officered corps until such time as an amendment to the Constitution can be secured. The revision, then, must begin in the towns and cities and from them spread to the state. It is here that the National Guard can perform a most important service. The citizen soldiery represents votes, and a willing voter attracteth the hungry politician. If in the course of lectures mentioned above, it is pointed out that a careful revision of the sanitary code is a consummation devoutly to be desired, a company of guardsmen can secure such revision not only in their home town, but also throughout the state.

If the American Public Health Association were

to appoint a committee to draw up a sample sanitary code for towns and cities, and a copy be placed in the hands of every medical officer, physician and National Guardsman in the United States, unified action could be secured and the sanitary laws of this country put on a uniform basis so that adulterated milk which could not be sold in Massachusetts could not be disposed of in Rhode Island or Connecticut. Public health officials of the Federal Government would not then have to make a new set of laws in order to secure the best results in combating an epidemic disease within the borders of a state.

Educating the Public.

The general Government recognizes the importance of its public schools by creating a National Bureau of Education, but the commissioner at the head of it has no power to introduce into the public schools courses of instruction in the elements of personal and public hygiene, to cause the physical examination of school children or to inaugurate means of preventing the spread of contagious diseases among them. If we are to educate the general public to the end that we may secure their co-operation in public health works, we must commence with the rising generation. Beginning with the child upon whose plastic mind is ineffaceably impressed the lesson that a proper regard for the public health is the highest order of citizenship, we may carry the work by gradations to the adult whose mature mind may more fully grasp the underlying principles of hygiene. There is the greatest need for instruction of this kind in the United States. A campaign for the education of our future volunteers would be most profitable, not only because a body of men trained from childhood in the principles of sanitation would be able to take better care of themselves on the field than those not so trained, but they would also be a tremendous asset to the public health of the community. The public school is the place in which to give instruction of this sort, and it is the duty of those who are working to establish and maintain a better public health to urge upon their commissioners of education the initiation of such a course into all institutions of learning from the grammar school to the college.

Possibilities of the Situation.

Throughout this essay the endeavor has been to show the importance of the relationship existing between public health and the military and naval forces of the United States; the ways in which this relationship may be turned to better account and the obstacles in the way of execution of this plan.

The redemption of the Panama Canal Zone from preventable diseases, the sanitary record of the Japanese in their war with Russia, the brilliant victory of White over yellow fever in New Orleans, and Blue's accurate application of the basics of preventive medicine to the eradication of plague in San Francisco demonstrate the weapons which modern civilization possesses against pestilence and disease. They all show that the warfare against disease, like the warfare against the human foe, can best be conducted by the general Government. Let us hope that the future holds in store the time when such campaigns may be waged whenever necessary by the Government which is "by the people, of the people, and for the people," to the end that human suffering may be prevented and life prolonged.

RECOMMENDS FILLING OF SOME SUB-SIDEWALK AREAS

Where Owners Will Not Build Sidewalks Privilege of Using City Property Should Be Revoked.

In its crusade for unobstructed sidewalks, which has already resulted in the clearing of many blocks and the appointment by the Board of Works of a special inspector for this work, the Merchants' Association has had to resort to more vigorous measures than mere notifications, in dealing with some difficult cases.

In some instances where cellars, extending under the sidewalk, have not been properly bridged and the owners of the abutting property have appeared wantonly neglectful of the public welfare in this regard, the Association has recommended that the Board of Works revoke the private privilege of using the sub-

sidewalk space for a basement, and use it instead for a public dump until the area is filled up. Property owners that have enjoyed the use of the City's property under the sidewalks for years without paying rent, should at least be willing to provide decent sidewalks over it. If they will not, they have no proper ground of complaint if they lose the privilege altogether.

TRANSMITS REPORT ON STREET RAILWAY EXTENSIONS

Association Sends the Supervisors Suggestions on New Routes for Outlying Districts.

The Merchants' Association's report on the need of street car extensions in various outlying districts, which was made by Mr. Benjamin Heath under direction of the Street Railroads Committee of the Association, I. O. Upham, chairman, and summarized in the last Review, has been transmitted to the Board of Supervisors, with the following suggestions:

To the Honorable the Board of Supervisors of the City and County of San Francisco.

Gentlemen—The Merchants' Association recently had an investigation made, by its former engineer, Mr. Benjamin Heath, of the outlying districts of the City for the purpose of ascertaining what districts are lacking in street car facilities and which would be available for homes if such facilities were provided. Also, an investigation was made for the purpose of ascertaining the routes by which the existing car lines could be extended, or new lines built, so as to furnish the needed transportation facilities for these districts.

The report on this has been completed and is respectfully submitted to your Honorable Board for its consideration.

While we realize that all these extensions, or any others which would accomplish the same purpose, can probably not be made immediately, still we deem it advisable to bring the matter formally before you and urge that you give the same serious consideration, and that efforts be made to furnish the needed street car facilities to these districts at the earliest possible date.

We have assumed that the new street car lines would be extended from the present system for the reason that many of them would be short lines, and in order that the people who might build homes in these districts may be able to get to and from their places of business, it would be necessary that these lines should be extensions of the present system or should have adequate transfer facilities.

As is stated in the report, the routes suggested are not, in all cases, the only possible ones. The purpose of suggesting these routes was to show at least one way in which it would be practicable to furnish the needed facilities. Careful surveys may show that others would be equally desirable. In this connection we beg to point out that there are large areas of land within the City and County of San Francisco which offer most desirable home sites and which would be occupied by thousands of people who have gone across the bay or further down the peninsula, because of the lack of transportation facilities.

We believe this is one of the most important questions before the City today and respectfully recommend the matter to your serious consideration.

Very respectfully,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

L. M. King, Secretary.

WILL ACT TOGETHER FOR BETTER STREET PAVEMENTS

Merchants' and Permanent Down-Town Associations Will Co-operate for Civic Improvement.

The Merchants' Association has decided to lend its active assistance to the Permanent Downtown Association in securing the early repaving of the streets in the new retail district north of Market street.

At a meeting of the Board of Directors a few days ago, the needs of this district were thoroughly discussed. It was felt by the directors that the time had come when radical

measures were necessary, inasmuch as numerous retail firms are now establishing themselves in the down town section and maintaining stocks of goods that will run up in the millions. It is vitally necessary that the street conditions should be such that these stocks will be protected from damage by dust and that the local surroundings shall be made pleasant and agreeable to the customers upon whose trade the prosperity of the district depends.

The Permanent Downtown Association has done valuable work in getting the district well lighted with ornamental street lamps and has secured many other improvements.

The most important things now seem to be the pavements, and the street cleaning and sprinkling. The board decided to have a special representative of the Merchants' Association devote his entire time for a while to securing new pavements. In order to do this, it will be necessary to sell a sufficient amount of the City's old issue of 3½ per cent bonds. The Board of Public Works has indicated its willingness to devote to repaving in this district the amounts secured from the sale of any bonds purchased for that purpose. On account of the low rate of interest, these bonds, at the present time, can be sold only at a discount from the par value.

PETITIONS FOR CURVES AT EIGHTH STREET CORNERS

Association Moves for Better Facilities During Track Reconstruction on Market Street.

To help out a temporarily bad situation on Market street arising from the reconstruction of the street railway tracks and the turning of the cars into Mission street, from Twelfth to Fifth, the Merchants' Association, on recommendation of a committee consisting of Herbert E. Law, L. Prager and R. B. Hale, petitioned the Board of Supervisors as follows:

SAN FRANCISCO, March 13th, 1909.

To the Honorable,

The Board of Supervisors,

City and County of San Francisco.

Gentlemen—The Merchants' Association respectfully begs to make the following recommendation regarding the operation of the street railroad on Market street while the tracks are being reconstructed so as to reduce the inconvenience and loss of business to the merchants along that street between Fifth and Twelfth streets while the work of reconstruction is being done.

We recommend that the Railroad company be required to install curves at Eighth and Market streets and at Eighth and Mission streets and turn the Market and Castro line, the Valencia line and the Haight street line back into Market street at Eighth street as soon as the tracks between Fifth and Eighth streets are completed, thus giving a direct service from the Mission district to all of the territory on Market street between Eighth and Fifth streets, pending the reconstruction of the tracks on Market street between Eighth and Twelfth streets.

We also recommend that these curves be made permanent so that they can be used at any time in case of emergency, as they would prove of great advantage to the travelling public whenever a blockade occurs on either Market street or Mission street at any point between Eighth and Twelfth streets, as they would allow a diversion of cars from one street to the other to pass around any blockade which might occur and thus prevent delays in reaching the Ferries or their western terminals.

The same remarks are true as to blockades between Eighth and Fifth streets where there are already connecting curves.

We have taken this matter up with the officials of the Street Railroad Company and they have expressed their willingness to provide such curves, if desired, and if given permission to install them.

If the curves are put in they should be made permanent, not for the railroad's benefit so much as for the public, in the case of blockades and processions or other occasions, when there is bound to be an interruption of traffic.

We therefore respectfully ask your honorable Board to request the United Railroads to install these curves and turn the Market street cars, as above suggested, while the work is under way between

length and Twelfth streets and that the necessary permits for such curves be granted.

Very respectfully,
THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.
L. M. King, Secretary.

This petition was granted and the curves were put in.

FINDS SOME CAR LINES NOT PROPERLY NUMBERED

Field Work by the Merchants' Association Discloses Defects in the Present System.

Under direction of its Committee on Street Railroads, I. O. Upham, chairman, the Merchants' Association has had men in the field for several months investigating the condition of San Francisco's street car service. The Association is not yet ready to make public the committee's conclusions in full, but the Board of Directors has approved the special report printed below, on the numbering of cars, and is ready to adopt the recommendation it contains as soon as the defects indicated are corrected. The committee is making an effort to have these defects corrected as soon as possible. Its report follows:

To the Board of Directors of the Merchants' Association.

Your Committee on Street Railroads begs to report that it has made a special investigation of the system used by the United Railroads in numbering the street cars used on the various lines in San Francisco to designate the respective lines over which such cars run. As your Board will remember, this plan was originally suggested by the Merchants' Association about four years ago, in consequence of the report from ex-President Dohrmann calling attention to the use of such a system on street car lines in Germany, where it had been found to be a very great convenience. The Merchants' Association approved the idea and recommended to the United Railroads that it be adopted by the street car lines in this City, but no attention, apparently, was paid by the company to the suggestion.

Some months ago, when the Sullivan ordinance, providing for the regulation of street railroads of San Francisco, was passed by the Board of Supervisors, it contained, among other provisions, one providing for the numbering of street cars to indicate the lines on which such cars were used. The railroad company, in compliance with this ordinance, has proceeded to number its cars, and we find that most of the lines are properly numbered. We find, however, that on certain lines the system of numbering has not been properly carried out.

The numbers used on the street car lines at present are as follows:

No. 1 Sutter Street	No. 14 Cemeteries
No. 3 Jackson & Sutter	No. 15 Third & Kearny
No. 4 Turk & Eddy	No. 16 Kentucky
No. 5 McAllister	No. 18 Mission & Polk
No. 6 Masonic	No. 19 Bryant & Polk
No. 7 Haight	No. 20 Ellis & Ocean
No. 8 Market	No. 21 Hayes & Ellis
No. 9 Valencia	No. 22 Fillmore
No. 10 Guerrero-Glen Prk	No. 23 Fillmore & Mission
No. 11 Mission & 24th	No. 24 Mission & Chutes
No. 12 Ingleside	

It will be noticed that there are no numbers 2-13-17.

Numbers 10-11-12-14-15-16 have not been placed on the respective cars as yet.

The defects in the system are on the following lines: Numbers 1-5-10-15-20.

The Sutter Street line No. 1. Every other car goes through to the beach, while the others stop at 6th Avenue and California. Separate numbers should be used for these lines.

The McAllister Street line No. 5. Every other car goes to the Chutes, while the others switch

back at the car house at McAllister Street and Central Avenue. These cars should have separate numbers.

There are two lines numbered 10: the Guerrero Street, operating at Mission Street, from the ferry to 14th Street and San Jose Avenue and Ocean Avenue, and the Glen Park Line, operating at Mission Street from the ferry to 14th, to Guerrero and Chenery Streets, and San Jose Avenue. These lines should have separate numbers.

There are two lines using No. 15: the Kearny Street cars that switch off at Kearny and Broadway to the ferry, and those that switch off to North Beach. These lines were numbered 15 and 17, but No. 17 was consolidated with 15. The two numbers should be used.

The Ellis and Ocean View line No. 20 should have two separate numbers, as every other car goes through to the beach, while the rest switch back at 19th Avenue and H Street.

The real principle of this system of numbering cars and the one upon which its usefulness to the public rests is that where different cars travel over the same street or streets for certain distances but have different termini or branch off from those streets to other lines, those cars having different termini should have different numbers. When this is the case, persons desiring to take a car, say to the beach, will be able to know just what cars run through, and they will not, by mistake, take cars which switch back at Nineteenth Avenue. This will not only be a convenience to the public, but will also prevent the over-crowding of cars going to one terminus by persons who intend taking a car for another terminus.

As the railroad company is now engaged in completing the system of numbering its cars, your committee recommends that a communication be sent to General Manager Black, at once, calling attention to the above defects in the system and urging that different numbers be used for all cars having different termini.

Your committee also recommends that, if this is done and the railroad company will furnish the association with an official list giving the numbers used on all the respective car lines of the City, the association print a large quantity of cards containing a schedule of the different numbers used on respective lines and that these be placed in a number of the large stores in retail districts so that they can be procured by the traveling public and kept for convenient reference.

Your committee also recommends that the railroad company be requested to keep cards containing these schedules conveniently placed in all their cars so that they can be procured by the public.

If this is done, your committee believes it will be only a short time before the public is fully acquainted with the system and will find it a great convenience. As a matter of fact, most people need to learn only the numbers of the cars traveling on the line or lines leading to their own homes or places of business.

Respectfully submitted,

COMMITTEE ON STREET RAILROADS,
I. O. Upham, Chairman.

SOUTH SIDE OF MARKET IS INVITED TO BUILD UP.

Owners of private property on the south side of Market street have been memorialized by the Merchants' Association and asked to promote their own interests and those of the City by giving their side of San Francisco's main thoroughfare improvements to conform to the fine buildings on the north side. This action of the Association was prompted by requests of owners that had improved the north side of the street. There is some prospect that concerted action may follow in several cases.

DR. BLUE GUEST OF HONOR AT A CELEBRATION BANQUET

Receives a Gold Watch and His Staff Gold Medals From Grateful Citizens.

The successful termination of San Francisco's sanitation campaign was celebrated on March 31, by a banquet to Dr. Blue at the Fairmont Hotel, given by the Citizens' Health Committee. Over 325 persons attended, which marks it as one of the largest banquets of the year.

Charles S. Wheeler presided. Congratulatory addresses were made by Governor Gillett, Mayor Taylor, Dr. Martin Regensburger, president of the California State Board of Health, Dr. Philip Mills Jones, secretary of the California State Medical Society, Dr. T. W. Huntington of the San Francisco Board of Health, and Mr. Walter MacArthur. Dr. Blue was presented with a handsome gold watch, suitably engraved; Dr. Rucker, his executive officer, with a solid silver desk set, and Dr. Blue and all the members of his staff received gold medals commemorative of their service in San Francisco. Drs. Blue and Rucker responded in addresses on behalf of the Federal officers and the sanitary service. Surgeon General Wyman was invited to the banquet, but could not leave Washington.

In this manner San Francisco testified its gratitude to the officers of the United States Public Health and Marine Hospital Service, and its feeling of relief and rejoicing at its escape from a bad predicament. Bubonic plague is no contemptible foe, but the people of San Francisco, under the direction of the Federal state and local health officials, have met and conquered it in a fashion that proves them one of the world's great communities.

In closing its work the Citizens' Health Committee issued a report giving an account of its efforts, exhibits of the literature it issued, articles on plague by the best recent authorities, and the ordinances passed by the City to help extirpate the disease. The report reviews San Francisco's two epidemics and tells of the final eradication of plague and the reconstruction of the City on such lines that the disease cannot return. Included is a table of statistics showing in brief what was accomplished. We present it here for the benefit of those that may not see the report.

Human plague cases.....	160
Deaths by plague.....	77
Sick inspected.....	1,951
Dead inspected.....	7,528
Inspections of premises.....	1,025,977
Houses disinfected.....	11,342
Houses destroyed.....	1,713
Nuisances abated.....	141,596
Square feet concrete sidewalk laid.....	276,000
Square feet concrete basement and area floors.....	4,291,000
Square feet concrete laid in stables.....	1,190,000
Number of stables concreted.....	3,967
Temporary stables rat-proofed otherwise.....	903
Number of stables vacated.....	373
Square feet chicken yards graveled or concreted.....	676,000
Total square feet concreted.....	6,433,100
Chicken yards rat-proofed.....	5,000
Chicken yards voluntarily vacated.....	11,000
Rats found dead.....	31,103
Rats trapped.....	319,734
Total rat catch.....	350,837
Rats examined bacteriologically.....	154,840
Rats found infected with plague.....	398
Pieces of poisoned bait placed.....	10,063,723
Estimated rat slaughter, including those poisoned but not retrieved.....	2,000,000

The last bubonic rat in the City was caught last October, and there has not been a human case since January 30, 1908. San Francisco is not only clean of plague, but is the only city in the world that ever accomplished this task so rapidly and with so little expense and destruction of property.

MEMBERS ARE JOINING IN STEADILY GROWING NUMBERS

Twenty-Six Firms and Business Houses
Come in During the Month.

The revival of business in San Francisco has been accompanied by a renewal of interest in the welfare of the City itself, and especially in the work in practical civics accomplished by the Merchants' Association. This interest is reflected in the increasing number of applicants for membership, which have, during the month just passed, swelled the roll by the following names:

Moore-Watson Dry Goods Co., Dry and Fancy Goods, Bush and Sansome.
Clifton Fireproofing Co., Contractors, 841 Monadnock Bldg.
Phoenix Desk and Chair Co., Office Furniture, 43 Sutter.
Emerick & Danena Co., Paints and Oils, 663 Howard Cal. Pine Box and Lumber Co., Box Manufacturers, Flood Bldg.
City Street Improvement Co., Contractors, Merchants' Exchange.
Edward Wolf Co., Cigars and Tobacco, 161 California.
S. N. Wood & Co., Clothing Dealers, Market and Fourth.
Ransom Concrete Co., Contractors and Builders, 624 Crocker Bldg.
Norman H. Livermore Co., Railway Equipment, Metropolitan Bank Bldg.
Adams & Holloper, Gas and Electric Fixtures, 745 Mission.
Rochdale Wholesale Co., Grocers, 323 Commercial.
Otzen Packing Co., Dried Fruits, 423 Drumm.
Western Laundry Machinery Co., Laundry Machinery, 58 Fremont.
Thomson Bridge Co., Contractors, 103 Main.
Royal Shoe Co., Boots and Shoes, 738 Market.
W. A. Luey, Civil Engineer, 732 Monadnock Bldg.
Hind, Ralph & Co., Shipping and Commission, 310 California.
Burr W. Freer, Manufacturers' Agents, 717 Market.
A. H. Contes, Manufacturers' Agents, 576 Mission.
Jereimih Lyach, Individual Member, Bohemian Club.
Independent Lumber Co., Lumber, Mutual Bank Bldg.
J. W. Shannhan, Hotel, Hotel St. George.
Crane Company, Plumbing, Heating and Steam Supplies, First and Howard.
The Peters Cartridge Co., Ammunition, 608 Howard.
German Genl. Benevolent Society, Hospital, 14th and Noe.

SAN FRANCISCO AT THE ALASKA-YUKON EXPOSITION

Association's Representative on the Joint
Committee Reports on What Will
Be Done.

Captain I. N. Hibberd, the representative of the Merchants' Association on the joint committee of commercial organizations to provide a San Francisco exhibit for the Alaska-Yukon Exposition at Seattle, has reported to the Association as follows:

This committee met in the rooms of the Chamber of Commerce and organized with Mr. Arthur Briggs as chairman, Mr. Burke as secretary.

At the first meeting it was decided to get up an exhibit from this City, but at a subsequent meeting it was found that as a result of Mr. Filcher's program in sending a representative around among the different merchants here for the purpose of getting up his State exhibit, we would be practically duplicating his work, and neither of us would get just what we wanted. It was, therefore, decided to have Mr. Filcher arrange the exhibit, making part of the State exhibit especially descriptive of San Francisco and its resources.

In addition the committee expects to arrange for a lecture bureau in connection with the exhibit, and to provide such literature as will be suitable.

It is also the intention of the committee to provide a series of large photographs showing the rebuilding of San Francisco after the fire.

The little kiosks and other street booths of Paris yield the municipality an income of \$200,000 annually.

SPECIAL COMMITTEES TO PERFORM CIVIC WORK

Association Is Now Organized to Cover Many
Fields of Public Activity.

In addition to its standing committees on Public Affairs, Publicity and Promotion, and Trade and Finance, the Merchants' Association has appointed the following special committees, for the purposes given below:

1. Street Improvement—A. W. Scott Jr., Chairman; C. J. Wood, H. H. Allen.

The Committee on Streets shall investigate and report upon the cleaning, sprinkling, paving and repairing of the streets; the repair of damaged sewers; the removal of obstructions from streets; street traffic; and general improvements.

2. Insurance and Fire Protection—R. S. Atkins, Chairman; George J. Wellington, C. F. Michaels.

The Committee on Insurance and Fire Protection shall investigate and report on matters relating to insurance and fire protection and shall give particular attention to the construction of the high pressure fire system and to securing the completion of the same as soon as possible, and to the best methods for securing more insurance and lower rates on property in San Francisco.

3. Public Health—I. O. Upham, Chairman.

The Committee on Public Health shall investigate and report on the conduct of the Health Department of San Francisco, the sanitation of the city, garbage disposal and all matters affecting the health of the public.

4. Water Supply—C. K. McIntosh, Chairman; R. H. Swayne, F. W. Van Sicklen.

The Committee on Water Supply shall investigate and report on the best method of improving the present water supply for the city of San Francisco and for acquiring a permanent supply from the Sierras.

5. Revenue and Taxation—C. K. McIntosh, Chairman.

The Committee on Revenue and Taxation shall make a special investigation and report on the proposed new State Revenue Law and shall also consider and report on matters relating to municipal taxation and the annual tax levy.

6. Transportation—M. H. Robbins, Chairman; A. S. Mangrum.

The Committee on Transportation shall investigate and report on matters relating to improving railroad lines and terminals, with special reference to securing a Union Depot. It shall also consider complaints regarding freight service and rates and endeavor to secure improvements in the same.

7. Shipping and Water Front—R. H. Swayne, Chairman; Miles Standish, Robert Dollar.

The Committee on Shipping and Water Front shall investigate and report on matters relating to the water front, harbor and shipping facilities of the port and endeavor to secure improvements in the same.

8. Public Buildings—Byron Mauzy, Chairman; George C. Boardman, George B. McDougall.

The Committee on Public Buildings shall investigate and report on matters relating to municipal, State or Federal buildings in San Francisco and aid in securing the same for the city.

9. Legislation—Gustave Brenner, Chairman; Allen G. Wright, Frank J. Symmes.

The Committee on Legislation shall consider and report on State or national laws affecting the City of San Francisco or concerning matters coming within the scope of this Association. It shall have charge of legislation in which this Association is directly interested and during the session of the Legislature it shall keep informed of any legislation requiring action by this Association and report to the Board such action as seems most desirable.

10. Entertainment—Frank J. Symmes, Chairman; Alfred J. Stillman, H. H. Sherwood.

The Committee on Entertainment shall have

charge of the Association's Banquets, of receptions tendered to visitors and any other entertainments in which the Association may be interested.

11. Membership—J. A. Eveleth, Chairman.

The Committee on Membership shall recommend plans for increasing the membership and have charge of carrying out such as may be adopted.

12. Promotion of Trade—H. W. Postlethwaite, Chairman; E. D. Bullard, J. B. Levison.

The Committee on Promotion of Trade shall investigate and report on methods for increasing domestic and foreign trade with San Francisco, for improving business facilities and conditions in San Francisco and endeavor to secure the establishment of factories and new industries.

13. City Lighting—W. D. Fennimore, Chairman; Frank I. Turner, James A. Johnston.

The Committee on City Lighting shall investigate and report on the lighting of the streets and public buildings and shall promote the use of ornamental poles and lamps, so far as possible, in street lighting.

14. Burnham Plan—Hartland Law, Chairman; Willis Polk, James D. Phelan.

The Committee on Burnham Plan shall endeavor to promote the early improvement of the city in accordance with the Burnham Plan.

15. Street Railroads—I. O. Upham, Chairman; Hartland Law, R. H. Swayne, W. D. Fennimore, R. S. Atkins.

The Committee on Street Railroads shall investigate and report on the best method of extending San Francisco's street railroad facilities into districts not supplied with transportation and shall also make a special investigation and report on desirable improvements in the present system and endeavor to secure the same.

PROGRESS ON THE CITY'S GARBAGE DISPOSAL PLAN

Old Reduction Works Are Purchased and the
Way Is Cleared for the New.

The work of establishing the municipal collection and disposal of garbage, under the bond issue of \$1,000,000 for that purpose, is now well under way. The plant, franchise and land of the old sanitary reduction works have been purchased by the City for \$400,000, of which \$350,000 has been paid and the balance held in reserve as a sort of guarantee fund. The purchase was a prudent arrangement, doing justice to the interest vested in the reduction works and clearing the road of possible legal obstructions.

Investigations and experiments are now going on under the City Engineer's department, to determine the amount, composition, solid content and calorific value of the garbage produced in every section of the City, and the results are being systematically tabulated, in order to determine what type or types of incinerator will be needed to destroy the product, and in what parts of the City the destructors should be located. On these results will also depend the laying out of the different collection districts, in order to promote systematic and orderly collection.

It is proposed in the new plan that the scavenger shall be paid, instead of having to pay for every ton he delivers at the incinerator; an arrangement that will cause him to search for all the garbage he can get, instead of taking as little as possible.

Specifications for the destructors are already being worked out in the City Engineer's office and will soon be complete.

When the municipal garbage collection is once established it will make San Francisco one of the cleanest of cities—and keep it one of the healthiest.

WHAT THE WINTER HAS BEEN LIKE IN SAN FRANCISCO

February as Mild as May, With Bountiful Rains, Insuring Great Crops.

Our February weather behaved its prettiest this year. There was not a trace of frost at San Francisco, but a bountiful rainfall of 7.53 inches, making up an above-average precipitation since September 1, of 5.79. As the rains are never strictly local, this means a year of abundant crops for central California.

The lowest temperature during this typically winter month was 42° and the highest 62°, and the greatest range in any one day was 16°. The mean temperature in February for 38 years has been 52°, and it has never fallen below 33°.

These are facts you would do well to tell your eastern friends, who shivered and shook through February and breathed the stale air of houses they were afraid to ventilate for fear of being frost-bitten. The San Francisco climate is one of the finest on earth.

EXPENSES OF ELECTIONS IN SAN FRANCISCO

Registrar Zemansky has forwarded to the Supervisors an estimate of the expenses of his office during the coming fiscal year. For the primary election on August 17, 1909, he estimates the cost at \$47,950, the municipal election on November 2d at \$60,700, and the miscellaneous expenses at \$10,200. Besides these sums there will be \$12,200 paid in regular salaries, making a total for the year of \$131,050.

THIS CITY'S GREAT RECORD AT BUILDING WAR SHIPS

Large Tonnage of the New Navy Has Been Constructed at This Port.

The Review has been furnished by President John A. McGregor, of the Union Iron Works, with the following list of vessels of the United States Navy that have been built here—a list of which any San Franciscan should be proud, and that ought to give our people confidence sufficient for the largest sort of enterprise:

BATTLESHIPS			
	Tons displacement	Guns	
Oregon.....	10,288.....	45	
Wisconsin.....	11,552.....	44	
Ohio.....	12,500.....	36	
ARMORED CRUISERS			
California.....	13,680.....	58	
South Dakota.....	13,680.....	58	
PROTECTED CRUISERS			
Charleston.....	3,730.....	22	
San Francisco.....	4,083.....	28	
Olympia.....	5,865.....	34	
Milwaukee.....	9,700.....	60	
Tacoma.....	3,200.....	25	

MONITORS			
Monterey.....	4,081.....	16	
Wyoming.....	3,225.....	19	

GUNBOATS			
Wheeling.....	990.....	13	
Marietta.....	990.....	13	

DESTROYERS			
	Tons displacement	Guns	Torpedo tubes
Farragut.....	279.....	4.....	2
Paul Jones.....	420.....	7.....	2
Perry.....	420.....	7.....	2
Preble.....	420.....	7.....	2

SUBMARINES			
	Length over all	Beam	
Grampus.....	63' 4".....	11' 11"	
Pike.....	63' 4".....	11' 11"	

The Imperial Japanese Cruiser "Chitose" was also built in San Francisco.

SAN FRANCISCO A HEAVY INVESTOR IN REAL ESTATE

Complete List of Properties the City Has Acquired Since the Fire.

Cyril Williams, expert of the Board of Supervisors, recently prepared a report showing that since April, 1906, the City and County has purchased land and improvements at a cost of \$1,291,373.81. The items making up this total are as follows:

For school sites.....	\$209,800.00
For Fire Department use.....	122,125.00
Sewer rights of way.....	9,250.00
Public parks.....	49,785.50
Additional area for Hall of Justice and new County Jail.....	141,799.50
Library branch sites.....	16,500.00
New Hospital (additional area).....	51,100.00
Children's playgrounds.....	289,665.81
Hetch Hetchy lands.....	51,348.00
Sanitary Reduction Works.....	350,000.00
Total.....	\$1,291,373.81

The branch library sites are in Western Addition Block 73 and on the south line of Page street, near Cole.

The additional land purchased for the new hospital is directly east and adjoining the site of the old City and County Hospital on Potrero avenue and Twenty-second streets.

The sewer rights of way were purchased to afford outlets for the Potrero avenue, Hampshire street and Academy Tract sewers.

The item of \$289,665.81 represents the cost of the areas at North Beach and at Harrison and Seventh streets purchased for playgrounds for the enjoyment of the children of those districts.—Municipal Record.

Merchants' Association

OFFICERS AND DIRECTORS.

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Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,000 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco.

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NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenwood & Jansen.....	
.....Monadnock Bldg.	
Barrow, Wade, Guthrie & Co.....	
.....310 Sansome	
Cal. Society of Certified Public Accountants.....	745 Pacific Bldg.
Herrick, Lester & Herrick.....	
.....Merchants Exchange Bldg.	

Lomax, W. B.....	Chronicle Bldg.
McLaren, Goode & Co.....	Thos. Clunie Bldg.
Price, Waterhouse & Co.....	310 Sansome
Ruckstell, John R.....	Claus Spreckels Bldg.
Rowe, C. V.....	Room 247, 268 Market
ACCOUNTANTS AND AUDITORS.	
Hertz, Louis.....	149 California
ACETYLENE GAS GENERATORS.	
E. D. Bullard.....	Room 219, 268 Market

ADVERTISING.

Cooper, F. J.....	18 Montgomery
Green, J. Chas. Co.....	
.....Stevenson and Clinton Park	
Johnston-Dienstag-Ayers.....	130 Kearny
ADVERTISING NOVELTIES.	
Knapp, Wm. & Co.....	809 Montgomery
AMMUNITION.	
The Peters Cartridge Co.....	608 Howard
ARCHITECTS.	
Barth, Hermann.....	641 Mission

Burnham, D. H. & Co.....	Merchants Ex.
Colley, G. J.....	Pacific Bldg.
Curllett, William.....	Phelan Bldg.
Dutton, L. B.....	Chronicle Bldg.
Holmes, Edward L.....	338 Pine
Leonard, Jos. A.....	
.....308 Humboldt Bank Bldg.	
Maggs, Herbert B.....	233 Sansome
McDonnell Bros.....	353 Russa Bldg.
Meusdorffer, C. A.....	
.....Humboldt Bank Bldg.	

Meyer, Frederick H., Humboldt B. Bldg.
Meyers & Ward, 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietzen, The Eugene Co., 11 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works,
938 Howard

ART GOODS.

Gump, S. & G. Co., 1646 California
Sanborn, Vail & Co., 847 Mission
Schuassler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.

AUTIESIAN WELLS.

Lowe, J. W., 7 Spear

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 623 Sansome
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mar. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
Lake, Frederick B., 2008 Lyon
McNab, Gavin, 1208 Metropolis Bank Bldg.
McCutcheon, Edw. J., Merchants Ex.
Montague, H. B., 250 Montgomery
Morrison, Cope & Brobeck, Crocker Bldg.
Naylor, Chas. E., 324 Merchants Ex.
Page, Chas., 2518 Pacific Ave.
Pelkott, Edgar D., Russ Bldg.
Scheelfne, S. C., 417 Montgomery
Son, Chas. A., 387 Mission
Smith, Sidney V., Merchants' Exchange
Thomas, Gerstle, Frick & Beady, 310 Sansome
Wilson, Mountford S., Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.

Leavitt, J. W., 300 Golden Gate
Pioneer Automobile Co., 301 Golden Gate

BAGS, BALD ROPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann, 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisia

BANKS & BANKERS.

American National Bank, Merch. Ex.
Anglo and London-Paris National
Bank, Pine and Sansome
Anglo-Californian Bank, Ltd., Mission Branch, 2049 Mission
Bank of California, 422 California
Bank of Italy, 632 Montgomery
Batchelder, Geo. A., First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal. & Soome
Central Trust Co., Sansome & Market
Citizens' State Bk., 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co., 100 Mtgy
First Savings Bank, 106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank, 785 Market
International Bank, 7 Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings Bank, 100 Market
Mechanics Savings Bank, Mason and Market
Mercantile Trust Co. of S. F., 454 Cal.
Mercer, Daniel, Pine & Sansome
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank, 2631 Mission
Mutual Savings Bk. of S. F., 708 Mkt
National Bank of the Pacific, Call Bldg.
Russo-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, First Natl. Bank Bldg.
Savings and Loan Society, 101 Montg
San Francisco National Bank, Merchants' Exchange Bldg.
S. F. Savings Union, Montg. & Cal.
Seaboard Savings Bank, 24 Market
Security Savings Bank, 814 Montgomery
Swiss-American Bank, 1432 Fillmore
Union State Bank, Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco, Union Trust Bldg.
Western National Bank of San Fran-
cisco, Powell & Market
Yokohama Specie Bank, 415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BAZAARS.

Charlton, E. P. & Co., 1347-53 Fillmore

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
Heins, Alex., Belting Co., 2412 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 183 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloye, F. Co., 1132 Mission
Phillips, Wm. R. Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 665 Mk
Elder, Paul, Van Nea Ave. & Bush
Robertson, A. M., 1639 Van Nea Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 569 Mission
Helm, P. L., 1656 Fillmore
Koenig Shoe Co., The, Kearny & Post
Maury & Reid Shoe Co., 587 Mission
Nolan-Earl Shoe Co., 727 Mission
Philadelphia Shoe Co., 825 Market
Rosenbaum Bros., 348 Kearny
Rosenthal's, Inc., O'Farrell & Fillmore
Royal Shoe Co., 738 Market
Sommer & Kaufman, 1430 Van Ness Ave.
United Workmen's Boot & Shoe Co., 25th & Bartlett
Williams-Marvin Co., 660-664 Howard
Wolf, H. & Bro., 1609 Fillmore
Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co., 1244 Flood Bldg.
Korbel Box Factory, 2014 Bryant
Pacific Box Factory, Clay & Front

BREWERIES.

Burnell & Co., Jones & O'Farrell
Hibernia Brewery, 1241 Howard
Lochbaum & Co., A. H., 125 King
National Brewing Co., 762 Fulton
Union Brewing & Malting Co., Eighteenth & Florida
Winder Brewing Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co., 544 Sansome
Hohweiser, C. & Co., 611 Wash.
Mayhew, F. E. & Co., Battery & Wash.
Mattoon & Co., 516 Battery
Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
DuVal, W. M. & Co., 112 Market
Maillard & Schmiedell, Sac. & Front
Page Bros., 414 Montgomery
Tozer, R. M., 868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co., 480 California
Bouldry, D. E., Milbrae, Cal.
Girvin & Byre, Merchants Ex. Bldg.
Irving, James, Crocker Bldg.
Pollitzer, Alex., 1810 Fillmore
Pollitz, Edw. & Co., 420 California
Topf, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n, 211 Church
Pacific States Savings & Loan Com-
pany, 689 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS.

Boyle, L. E. Co., 100 Front
Holden-Deuprey Co., 126 W. Mission
Levy, Oscar S., 16 Second
Waterhouse and Price, 59 3d.
Wilkomn Bldg. Supply Co., 151 Tehama

BUTCHERS.

Baccus, R. T., Haight & Shrader
Bayle-Lacoste & Co., California Market

Clayburgh & George, 332 Kearny
Decourteux, A., California Market
Finke, Fred H., 10 East
Herman, Benj. & Son, Bush & Franklin
Myers, J. & Co., California Market
Patek, F. & Co., 916 Larkin
Roberts, W. F., 2842 California
Schweitzer, J., & Co., 1412 Bush
Taaffe, Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211, 216 4th

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 15th & Minnesota
Cal. Fruit Cannery Ass'n, 120 Market
Golden State Asparagus Co., 16 Calif.
Hunt Bros. Co., 112 Market
Spanish American Food Co., 180 Erie

CAPITALISTS.

Bishop, Chas. R., Berkeley
Borel, Ant. & Co., Montg'y, nr Sac'to
Brittan, N. J., San Carlos
Dean, W. E., 818 Kohl Bldg.
Deiger, Edward F., Delger Bldg, 6th and Market
Fontana, Mark J., 120 Market
Hopkins, E. W., 354 Pine
Mackay, Clarence H., New York City
Martin, Walter S., 702 Call Bldg.
Moore, A. A., Jr., 15 Second
Payot, Henry, 918 Ellis
Pheasant, James D., Pheasant Bldg.
Pope, Geo. A., 1614 Kohl Bldg.
Smith, F. M., Albany Block, Oakland
Spring Val. Water Co., 376 Sutter
Thomas, H. W., 268 Market
Thompson, R. R., Est. of, 417 Montg.
Whitney Estate Co., 117 Geary

CARBONUMDUM AND GRINDING MACHINERY.

Ward, Fred & Son, First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie, 714 Market
Miller, Geo. E., 710 Montgomery
Murray, S. C., 1225 Fell

CARPETS.

Hulse-Bradford Co., 986 Mission
Walcom, Geo. Co., 637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co., 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., E'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co., 782 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co., 172 Spear
Studebaker Bros. Mfg. Co., Mission and Beale
Wm. Wertsch Co., 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T., 1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co., 1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F., 88 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con., Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co., 726 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The, 268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Helman Co., 576 Mission

CHEMISTS.

Curtis, J. M. & Son, 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co., 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E., 356 California
Weule, Louis Company, 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co., Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co., 201 Montgomery
Ehrman Bros. & Co., 134 Front
Gunsat, M. A. & Co., California & Front
Heyneman, Herman, 326 Davis
Judell, H. L. & Co., 26 Front
Lane & Connelly, 26 Front
Ordenstein, Max, 2131 Devaladero
Pollak, Arnold, 209 Merchants' Ex. Bldg.
Schoenfeld, J. & Co., 616-618 Washington
Willard Bros., 316 Battery
Wolf, Edward Co., 161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce

CIRCULAR DISTRIBUTORS.

Well, Wm. M., 27 Stevenson

CLOAK AND SUIT HOUSES.

Callean, Armand, Inc., V. Ness & Cal.
Golden Gate Cloak & Suit House, Market, near Jones
Gould, Sullivan & Co., 816 Van Ness
Heilbroner, L., 923 Market
Meyer Cloak & Suit House, 114 Sansome
Ranachoff, L., 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger, 239 Bush
Atkins, Robert S., 168 Sutter
Brown Bros. & Co., 664 Market
Carroll & Tilton Co., 1440 Fillmore
Frank Bros., 1356 Fillmore
Gildea, J. J. & Co., Grant Ave. & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros., 949 Kearny
Hoffman, Rothchild & Co., 616 Market
Kellus, Chas. & Co., Post, above Kearny
Lillienfeld, Alfred & Co., 1866 Fillmore
Lyons, Henry & Sons, 122 Kearny
Lyonson & Co., Kearny and Sutter
Lynch's, Fillmore & Geary
Roos Bros., Market & Stockton
Straus, Louis, 658 Mission
Wood, S. N. & Co., 4th and Market

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2036 O'Farrell
Morton, Thomas & Son, 500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
Stafford, W. G. & Co., 214 East
Western Fuel Co., 430 California
Whitney, Irving G., Crocker Bldg.

COODFISH DEALERS.

Alaska Codfish Co., 10 Main
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 601 Monadnock Bldg.
Merchants Mutual Adjusting Agency,
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 134 Washington
Armstrong, J. K. & Co., 627 Howard
Atchinson, B. M. & Co., 2650 Sacramento
Bagli, D. & Co., 388 Davis
Bedwell Produce Co., 210 Washington
Bott, N. & Co., 802 Washington
Caffrey, John, 443 Battery
Campodonico & Burne, 106 Wash.
Chauche & Bon, 319 Battery
Collins, Thos. W. & Co., 34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Eveleth-Nash Co., 422 Front
De Pue, Edgar J., 614 Merchants Ex.
Detals, M. P., California, nr Front
Dodge, Sweeney Co., 22 Spear
Dunbar-Hansen Co., 340 Drumm
Gall, A., Fruit Co., Davis & Washington
Garcia Bros. & Aiken, 116 Washington
Garcia & Maggini Co., Drumm and Washington
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 426 Front
Haight, Fred B. & Co., 241 Clay
Hammer & Co., 280 Clay
Higgins Bros. Co., 219 Drumm
Hilmer, Fred L. Co., 129 Davis
Hopkins, L. J. Co., 419 Front
Hyman Bros. Co., Kohl Bldg.
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 312 Clay
Jaudin, H. U. Co., 226 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Jones & Pettigrew, 130 Washington
Kittle, H. de W., Union Trust Bldg.
Landaberger & Son, 108 Front
Leist, C. J. & Co., 2885 Washington
Lercari, C. J. & Co., 415 Davis
Loeiza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zentner Co., Dav & Wash
Minaker & Welbanks, Inc., 224 Drumm
Martens, Read & Co., 104 Clay
Michell & Goodall, 124-2 Washington
Morris Bros. Co., 16 Drumm
Norton, Teller Co., 178 Spear
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 429 Davis
Roussel & Davidson, 419 Front
Sanford Bros., 480 Front

Seatena, L. & Co.104 Washington
Schultz-Hansen Co.330 Drumm
Schwartz Bros.701 Union Trust Bldg.
Sloss, Louis & Co.310 Sansome
Southern Ice Mill Co. 930 North Ex
Von Hussen & Co.400 Davis
Vanvalves, M. D.117 Washington
Welch & Co.244 California
Western Creameries Co. Cal. & Davis
Westmore Bros.450 Front
Wolff, Wm. & Co.52 Beale
Wolf & Sons.245 Drumm
Wolfe, Max & Co.421 Front

CONFECTIONERS.

Blum, S.California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros.1610 Van Ness Ave
Huss, Geo. & Son.770 Market
Lechten Bros.1242 Devisadero
Maskey, FrankKearny, near Market
Rhine, Henry & Co.19th & Bryant
Townsend, W. S.117 San Jose Ave.

CONTRACTORS.
City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.
Ransome Concrete Co. 654 Crocker Bldg.
Thomson Bridge Co.103 Main

CONTRACTORS AND BUILDERS.

Huckman, A. E.62 Post
Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard618 Noe
Gilbreth, Frank B.16 California
Hjul, Jas. H. 325 Merchants Exchange
Keatinge, Richard & Sons. 779 Market
Masow & Morrison, 518 Monadnock Bldg

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co.54 Beadman
Weerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STORE.

Richards, J. W.1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.Kohl Bldg

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co.728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co.46 Beale
Barthold-Paulsen Co.1352 Polk
Cowan-Helmsberg Co.527 Market
Nathan-Dohrmann Co. 1648 Van Ness
Schloss Crockery Co.17-19 Beale
Sternheim, S. & Son.1318-1320 Sutter

CRUSHED ROCK.

Gray Bros.2nd & Mission

CURIO DEALERS.

Hettlich, A. L. Co.508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.Geary & Powell

DEPARTMENT STORES.

Emporium, The.Post & Van Ness
Prager'sMarket & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co.46 Sutter
Rucker-Fuller Desk Co.739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co.1034 Geary

DOORS AND WINDOWS.

California Door Co.43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co.97 Sacramento
Cartwright Draying Co.Main and Mission
Dore & Co.140 Bush
Emmons, G. W.438 Market
Farnsworth & Ruggles.109 Davis
McNab & Smith.38 Davis
Overland Freight & Trans. Co. 35 2nd
Pierce-Rodolph Storage Co. 1460 Eddy
Rode, C. B. & Co.102 Pine
Strauss, E.130 Pine
Teale & Co.764 Clay
Western Trans. & Strge. Co. 205 Front
Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.255 California
Griffin & Skelley Co.15 California
Guggenheim & Co.Sac'to & Davis
Otzen Packing Co.423 Drumm
Phoenix Packing Co.15 California
Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.1108 Van Ness
Baer Drug Co.722 Market
Boercke & Runyon.140 Powell
Brommel, J. G. B.2601 California
Clinton, Dr. C. A.29th & Mission

Calagaria, J.Kearny & Pacific
Collin-Riddington Co.35 Second
Fauda, C. O.303 Montgomery Ave
Ferry Drug Co.20 Market
Green, Frank T.600 Devisadero
Lainer, Rd. Drug Co. 1260 McAllister
Langley & Michaels Co.34 First
Laplaza Co. G.Sutter & Laguna
Lengfeld's Pharmacy.184 Fillmore
Owl Drug Co.611 Mission
Prior's Pharmacy.234 San Jose Ave
Rockstroh, F. E.1044 Valencia
Ross Drug Co.1900 Union
Schmidt, Val.Polk & Jackson
Wakole & Co.58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.49 Sansome
Bernstein, S. L.154 Sutter
City of Paris. Van Ness & Washington
Clayburgh Bros.Sansome & Bush
Crowley, J. B.Aronson Bldg.
Dundas, Wm. D.109 Walnut
Frohmman & Priester.2635 Mission
Graf, J. L. & Co.28 Sansome
Hals Bros. Inc.Sixth near Market
Jacobs, F. P. & Bro.114 Sansome
Kohlberg, M. S. & Co.126 Pine
Levy, Max.154 Sutter
Lippman Bros.32nd & Mission
Livingston Bros.Geary & Fillmore
Marcuse, M. & Co.37-39 Battery
Moore-Watson Dry Goods Co.Bush and Sansome
Murphy, Grant & Co. Sansome & Bush
Nathan, A.1562 Stockton
Newman & Levinson. V. Ness & Sutter
O'Connor, Moffatt & Co. V. Ness & Pine
Samuels, D. Eace House Co.O'Farrell & Stockton
Schmidt, Ben. J. & Co.35 Sansome
Schrenholz & Elsbach.2013 Fillmore
Semler, Henry & Co. Bush & Sansome
Strauss, Levi & Co. Pine & Battery
Thursbacher, B. E.16th & Folsom
Welli, Raphael & Co. V. Ness & Pine
Winstock, Lubin & Co. Post & Filmer

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works.27 Tenth
Hickman, Henry2922 Sacramento

EDUCATIONAL INSTITUTIONS.

Head's Business Co. McAllister & Polk
San Francisco Business College.733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp.45 2nd
Electric Appliance Co.726 Mission
Electric Railway & Manfr's Supply
Co.84-85, 2d St
General Electric Co. Union Trust Bldg
Hetty Bros.325 Ellis
Holabird-Reynolds Electric Co.527 Mission
Sterling Electric Co.133 New Montgomery
Summerhayes, W. R.76 Folsom
Ind. Electric Const. Co.381 Fulton
Westinghouse Electric Co.2nd and Howard

ELECTRO-PLATERS.

Dennlaten's S. F. Plating Works.1349-51 Mission
Golden West Plating Works.355 First
Rudger-Merle Co.Bay and Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.14 Sansome

ENGINEERS, CIVIL.

Lucy, W. A.732 Monadnock Bldg.
Morser, E. J.847 Monadnock Bldg

ENGINEERS, CONSULTING.

Amweg, Frederick.244 Kearny
Luther Wagoner.Pacific Bldg.
Stut, J. C. H.417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B.Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co.2624 Sutter
Lueders, Geo. & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co.15 First
Castle Bros.149 California
De Fremery, J. & Co.519 Mission
Jennings, R. P. Cal. Bldg. Union Sq.
North American Mercantile Co.318 Front
Malonado & Co.Hansford Block
Vignier, A. & Co.613 Battery
Wieland Bros. Inc.309 Davis

FIREWORKS.

California Fire Works Co.219 Front

FLORISTS.

Boland, J. B. Co.Kearny & Post
Jacquet, Jos. & Co.22d & Douglas
Sievers Floral Co.70 Geary

FLOUR MILLS.

Sperry Flour Co.133 Spear
Stockton Milling Co.112 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting.California Market

FURNITURE.

Bateman, Wm.1913 Bryant
Breuner, John Co.1451 Van Ness
Cordes Furniture Co.1537 Bush
Eastern Outfitting Co.1970 Mission
Fredericks, J. Co.815 Ellis
Friedman, M. & Co. O'Farrell & Polk
Gullison Bros.2084 Market
Indianapolis Furniture Co.833 Mission
Kreiss, L. & Sons. Van Ness and Sutter
Lavenson-Shely Co. Webster & Haight
Moore, Harry J. Furn. Co. 735 Eddy
Plum, Chas. M. & Co. 1632 California
Redlick-Newman Co.2200 Mission
Sloane, W. & J. Co. Sutter & Van Ness
Sterling Furniture Co.1061 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co. Harrison & 16th
Wisconsin Furniture Co.1537 Bush

FURS.

Gassner, Loula.1624 Bush
Liebe, H. & Co.1440 Van Ness Ave
Wallace, Robert.126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.515 Market
Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Holloper.745 Mission
California Gas Fixture Co.357 Ellis
Day, Thes. Co.725 Mission

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.158 1st

GAS GENERATORS.

Reichert, Theo.1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co.919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.345 Haight

GLASS MANUFACTURERS.

Illinois Pacific Glass Co. 15th & Folsom
Pacific Coast Glass Wks. 7th & Irwin

GLOVES.

Moss, Geo. A.1620 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son.308 Postal Telegraph Bldg.
California Glue Works.Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker.149 California

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.O'Farrell and Van Ness

GROCERS.

City of Hamburg Co. Inc.118 Oregon
Clausen, C.771 Capp
Cluff, Wm. Co.Spear & Mission
Dannemark Bros.Haight & Scott
De Bernardi, D. & Co.707 Battery
Foster, S. & Co.59 Main
Getz, M. & Co.135-141 Main
Goldberg, Bowen & Co. 1242 Van Ness
Levaggi, Granuel & Co. Inc. 412 Front
Haas Bros.Sacramento & Davis
Hubrich, Carl A.301 Devisadero
Hooper & Jennings.452 Bryant
Johnson Bros. Fillmore & Sacramento
Lennon, John A.918 Eddy
McCullough Co., M. A. 154-156 Sixth
Mayer, A. & Co.136 Steuart
Newbauer, J. H. & Co. Davis & Pacific
Peters Bros.39 Stockton
Rathien Bros.228 Commercial
Rothschild, John & Co.11 Spear
Snook, James A. & Co.247 Davis
Stulz, Jos. A. Co.1931 Fillmore
Sussman, Wormser & Co.140 Spear
Tillman & Bendell.Pine & Davis
West, Elliott & Gordon.600-604 Hayes
Wellman, Peck & Co.311-327 East

GUNS AND AMMUNITION

Bekeart, Phil B. Co.717 Market
Golcher Bros.613 Market
Shreve & Barber Co.1023 Market

HAMMAM BATHS.

Burns, Edw. F.815 Eddy

HARDWARE.

Arnold Hardware Co.848 Webster
Baker & Hamilton.465 Brannan
Brittain & Co.340 Market
Brown, Chas. & Son.950 Van Ness
Brown, The Ralph Co.224 Fifth
Dean, S. J.1196 Market
Donnelly, W. J.11 Stockton
Dunham, Carrigan & Hayden, 8th & Ks
Froelch, Christian. Pacific Union Club
Holbrook, Merrill & Stetson. 6 & Twms.
Hs, J. G. & Co.827 Mission
Jones, Ed.1182 Market

Marshall-Newell Supply Co. 146 Str't
Montague, W. W. & Co. Turk & Polk
Pacific Hwy. & Steel Co. 7th & Twmsd
Palace Hardware Co.581 Market
Phoenix Tool and Valve Co. 245 Market
Rosekrans, H. & Co.511 Sixth
Smith, P. A. Co.638 Fourth
Williams Hdw. & Stove Co. 1626 Mkt
Wright Hdw. Co.77 Third

HAT MANUFACTURERS.

California Hat Co.280 Minna
Trilest & Co.734-735 Mission

HATTERS.

Carroll, Paul T.706 Market
Collins, Chas J.922 Market
Colman Co.780 Market
Hilton, Tom.712 Market
Fannin & Elmendorf.149 New Montg.
Fisher & Co.728 Market
Hermann & Co.249 Kearny
Kilne, Louis & Co.24 Sansome
Lundstrom Hat Works.1178 Market
Meusdorffer, J. C. Sons.909 Fillmore

HAY AND GRAIN.

Anapacher Bros.1049 Mills Bldg.
Chase, W. V. & Co.1938 Market
Miller, W. A. & Co.258 Market
Scott & Magnar.453 Berry
Somers & Co.Sixth & Irwin
Vermell, J. L.2142 Mission

HORSE SHOEING.

Morrisey, Nicholas.450 Eighth

HOSPITALS.

German General Benevolent Society
....14th and Noe

HOTELS.

Hotel St. Francis.Geary & Powell
Johnson, M.Hotel Robins
Palace Hotel Co.Fairmont Hotel
Phillips, H. B.Union Trust Bldg
Shanahan, J. W.St. George Hotel
Turpin, F. L.Cer Fourth & Howard

HOUSEHOLD UTENSILS.

Wiester & Co.2959 Folsom

ICE DEALERS.

Consumers Ice Co.435 Eighth
Merchants Ice & Cold Storage Co.
Lombard & Sansome
National Ice & Cold Storage Co. The
.....268 Market
Union Merchants Ice Delivery Co.
.....354 Pine

ICE CREAM DEALERS.

Parry, J. S.224 8th

IMPORTERS.

American Mercantile Co.514 Battery

INDIVIDUAL MEMBERS.

Allen, Jas. M.Bank of California
Behan, John E.70 Eddy
Benedict, C. S.Post & Grant Ave.
Briggs, Arthur H.R. F. D. 29, Los Gatos
Brigner, Gustave.2308 Buchanan
Briggs, H. F., Mgr. Viavi Co. 636 Pine
Burt, C. C.1456 Filbert
Carp, Chas., Bank Director. 108 Sutter
Davis, Andrew M., Merchant, Em-
porium.Post and Van Ness
Folger, J. A.Howard and Spear
Greenbaum, E., Secretary City Ware-
house Co.Jackson & Battery
Greenbaum, M.740 Mission
Hale, Marahal, Merchant. 6th & Market
Hale, P. C., Merchant.8th & Market
Hale, R. B., Merchant.6th & Market
Harvey, J. Downey.52 11th St
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Mgr. Bank of Calif.
Koster, F. J., Coopage.509 Monadnock Bldg.
Landsberger, Julius A.Pife Bldg.
Loveland, H. D.759 Monadnock Bldg.
Lynch, Jeremiah.Bohemian Club
Martin, A. H.Emporium
McKinney, John.920 Merchants' Exchange Bldg.
McNeill, A. J., Elev. Stocktn & Beach
McGoy, H. J., Sec. Y. M. C. A. 1220 Geary
Painter, Edgar, J. B. Painter Estate.Kohl Bldg.
Schlesinger, B. P.The Emporium
Sherman, L. S.Sutter and Kearny
Shepard, A. D.Crocker Bldg.
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers.Merchants' Exch. Bldg.
Talbot, W. H., Merchant. Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thomas, H. W.r 210, 268 Market
Thompson, Beach, The Stanislaus
Electric Power Co.909 Kohl Bldg.
Veeder, Howard F., The Stanislaus
Electric Power Co.909 Kohl Bldg.
Walker, David F.San Mateo Cal.
Wright, F. V.54 Taylor, Alameda

INTERIOR DECORATORS.

Schastey & Vollmer.1930 Van Ness
Unsted Studios.1146 Sutter

INSURANCE.

Appel, H. C. Co.Union Trust Bldg
Bender, Albert M.150 Pine
Berry & Bangs.Kohl Bldg.
Berthman, Watson Co.215 Sansome
Boardman, Geo. C., General Agent.514 California
Brown, Edw. & Sons.310 Sansome
California Insurance Co.550 Sacra'to

Christensen & Goodwin ..241 Sansome
Commercial Union Assurance Co., Ltd.
Connor, John ..43 S. Broderick
Davis, J. B. & Son ..Mgmt. & Sac'to
Dornin, John C.Kohl Bldg.
Wm. A. Drennan ..604 Merchants' Ex.
Duncan & Refisch ..Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansm
Gutte & Frank ..214 Front
Herold, Rudolph Jr.53 Post
Hilman, John R. & Son ..160 Sansome
Insurance Co. of N. A.102 Battery
Kilgariff & Beaver ..Post & Grant Av.
Liverpool & London & Globe Ins. Co.
London & Lancashire Fire Insurance
Co.571 Sacramento
London Assurance Corporation ..
Macdonald & Miles ..Russ Bldg.
Manhelm, Dibbon & Co. 453-456 Mtgy
McNear & Wayman ..Sansome & Sac't
Miller, T. L.Pine & Leidesdorff
New Zealand Insurance Co.
Pacific Mutual Life Insurance Co., The
Post and Grant Av.
Pacific Surety Co.401 Sansome
Palache & Hewitt ..430 California
Potter, Edw. E.578 Sacramento
Preferred Accident Ins. Co. 704 Mkt
Queen Insurance Co.122 Sansome
Royal Insurance Co.122 Sansome
Rosenthal, Louis ..815 California
Sperling, Frank ..Claus Spreckels Bldg.
Stovel, C. J.136 Leidesdorff
Travelers' Ins. Co.Monadnock Bldg.
Wanlorek, M.122 Sansome
Ward, C. H.211 Sansome
West Coast Life Ins. Co.348 Pine
Whitley, Henry M.307 Merchants Ex.
Wilson, Horace ..407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.
Crocketer Bldg.

IRON, ORNAMENTAL.

Sartorius Co.Fifteenth and Utah

IRON WORKS.

Moore & Scott Iron Works ..Main & Howard
Morton & Hedley ..215 Harrison
Risdon Iron Works ..298 Steiner
Vulcan Iron Works ..604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Taylor & Spottswood Co. 19th & Minn.
Woods & Huddart ..356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.310 Sansome

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.1465 Polk
Solomon, C. Jr.314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.114 Sansome

JEWELERS.

Abrams, Henry M. Co.717 Market
Andrews, A.909 Van Ness Ave
Baldwin Jewelry Co. 1261 Van Ness Ave
California Jewelry Co.704 Market
Carrau & Green ..214 Kearny
Dinkelspiel, J. S.150 Post
Dorrance-Battin Co.Chronicle Bldg
Eisenberg, A. & Co.Post and Kearny
Glindeermann, W.818 Market
Greenzweig, Geo. & Co.150 Post
Hall, A. I. & Son ..150 Post
Hammersmith & Co. Sutter & Grant Av.
Heringhill, Leo ..898 Steiner
Isaacs, Abe.Phelan Bldg.
Judis, Alphonse Co.704 Market
Lehrberger, J. S. & Co.704 Market
Mayer & Weisshenk ..150 Post
Nordman Bros.Bush & Van Ness Ave
Sacke & Co.704 Market
Schussler, M. & Co.704 Market
Shreve & Co.Grant Ave. and Post
Sorensen, James A. & Co.716 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co. 1608 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co. 739 Market
Gantner & Mattern Co. 1600 Van Ness

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.Grant Ave. and Sutter
Marks Bros.Eddy & Fillmore
Mginn, I. & Co. Van Ness & Austin Ave
Newbauer Bros.37 Battery
Schwartz & Goodman ..1545 Fillmore
Paragon, The ..Grant Ave. and Geary

LADIES' TAILORS.

Flamm, G.2202 California

LAMPS.

Boesch Lamp Co.1135 Mission
Bauer Lamp & Reflector Co. 628 Gough

LAUNDRIES.

La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co. 1148 Harrison
National Laundry Co. 3844 Eighth
San Francisco Laundry ..1408 Turk
White Star Laundry ..885 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.
Troy Laundry Mach. Co. 683 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Goslinaky & Co.747 Sansome
Kohlberg & Co.626 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co.431 Battery
Wagner Leather Co.Sierra Bldg.
Harpham & Jansen ..624 Washington
Kaufman, Davidson & Semmel 137 Clay

LIME AND CEMENT.

Cowell, Henry & Co.95 Market
Holmes Lime Co.704 Market

LITHOGRAPHERS.

Britton & Rey.215 Bay
Galloway Lithograph Co. 513 Howard
Schmidt Lithograph Co.
Second and Bryant
Union Lithograph Co.741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son ..1210 Valencia
Clemons, C. J.316 Fulton
Kelly, Thomas & Sons ..Pine & Franklin
Pease, E. R.1005 Valencia

LUMBER DEALERS.

Casper Lumber Co.810 Kohl Bldg
Collins, Geo. H.502 California
Dodge, E. J. & Co.16 California
Dober & Carson Co. Merchants Ex.
Ford, Chas. D. Co.Merchants Ex.
Grays Harbor Commercial Co.
Foot of Third St
Greenwald, Otto H.901 Alaska Commercial Bldg.
Hammond Lumber Co. Mehts. Ex. Bldg.
Hihn, F. A. Co.Santa Cruz
Hobbs-Wall & Co.Pine Bldg.
Hooper, C. A. & Co.Balboa Bldg.
Hooper, F. P. & J. A.110 Market
Howard, E. A. & Co.20 Howard
Huma, G. W. Co.268 Market
Independent Lumber Co.
Mutual Savings Bank Bldg.
Krusse, J. S.Twenty-third & Shotwell
Meyer, Adolph ..1610 Devisadero
Pacific Lumber Co.16 California
Pope & Talbot ..Foot of Third St
Seymour & Elliot ..142 Townsend
Simpson Lumber Co.112 Market
Slade, S. E. Lumber Co.112 Market
Soul, John F.112 Market
Standish Hickey Lumber Co.
Crocketer Bldg.
Tacoma Mill Co.310 Sansome
Templeman, Henry ..42 Market
Truckee Lumber Co. 1216 Flood Bldg
Union Lumber Co.Crocketer Bldg.
Van Arsdale-Harris Lumber Co.
Fifth and Brannan
Wendling, G. X.James Flood Bldg
White, L. E. Co.Balboa Bldg.

MACARONI MANUFACTURERS.

Spilvalo, C. R. & Co.956 Bryant
Podesta, L. R.512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.614 Market
American Tool Works ..109 Mission
California Hydraulic Engineering Co.
623 Market
California Tool Works ..143 Beale
Compressed Air Machinery Co.
Jessie & Eckart
Cyclops Iron Works ..223 Main
Davis, Norria K. Machine Works ..
Seventh & Harrison
Evans, C. H. & Co.183 Fremont
Garratt, W. T. Co. Fremont & Natoma
Henshaw Bulkley Co.19 Fremont
Hewitt Machinery Co.59 Second
Marwedel, C. W.266 Ninth
Meese & Gottfried Co. 19th & Harrison
Moore, Chas. C. & Co.63 First
Pacific Tool & Supply Co. 402 Mission
Fennington, G. W. & Sons 213 Polson
Henson, Rooding & Co. Monadnock B.
Sanitary Device Manufacturing Co.
24 Montgomery
Union Iron Works ..Potrero, S. F.
Young, A. L. Machinery Co. 28 Fremont

MANIFOLDING BOOKS.

L. A. Johnston, Salesman Pacific
Manifolding Book Co.
125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter ..561 Mission
Rignay, Thos. F.2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.2286 Green
Coates, A. H.576 Mission
Eberhard, Geo. F. Co. The ..
360-362 Fremont
Freer, Burr W.717 Market
French & Linforth ..Wells Fargo Bldg.
Hughson & Marten ..418 Market
Luscombe & Isaacs ..32 Battery
McLeod Mercantile Co.143 Bush
Maydwell, C. A.268 Market
Morgan & Allen Co.717 Market
Robinson Bros.Third & Mission
Salch, Geo. C. Co.746 Mission
Sears, H. J.402 Monadnock
Simonds, S. E. Co.114 Sansome
Western Importing Co. 1934 Van Ness

MARBLE WORKS.

Musto, Jos. Sons-Keenan Co.
535-566 North Point

MATRESSES AND UPHOLSTERY.

Crescent Feather Co. 19th & Harrison
Hagemann, H. M.1629 Pine
Hoey, John ..Rhode Island & Eighth
McRoskey, L. H.327 Market

MEN'S FURNISHING GOODS.

Berger, Nat.1449 Fillmore

Berger, Sam.1449 Fillmore
Bullock & Jones ..Post and Kearny
Cluett, Peabody & Co. How'd & Hd. Ct.
Ellis, Milton & Co.935 Van Ness
Dorey & Cunningham ..11 Market
Greenebaum, Well & Michela ..
Mission bet. 3d & 4th
Hansen & Elrick ..
Montgomery and California
Neustadter Bros.First & Mission
Rogerson, J. C.1017 Valencia
Toggery, The, Montgomery & California
Bernstein, Sam.1138 Geary

MERCHANT TAILORS.

Growall, W. L. Co.704 Market
Jacobi, J. M. & Co. Sutter and Montg.
Lyons, Chas.1472 Fillmore
Martin Bros.Humboldt Bk. Bldg.
Reid, J. & Son ..943 Van Ness
Stell, Henry Co.642 Market
Valentine, R.189 O'Farrell

METAL WORKS.

Finn, John Metal Works ..384 Second
Pacific Metal Works ..163 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy ..231 Franklin
Jersey Farm Co.436 Eighth
Loewe, Wm. G.812 Guerrero
Standard Milk Co.3201 Sixteenth

MILLINERY.

Butler-Schultz Co.731 Market
Hinz & Landt ..975 Geary
Holm & Nathan ..86 Third
Muller & Raas Co.Polk & Bush
Spencer & Mitau ..1140 Van Ness Ave

MINERAL WATERS.

Ring Bros.Nineteenth & Castro
Eggers, Chas. & Co.118 Eureka
Shasta Water Co.6th & Brannan
Witter Medical Springs Co. Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.
Bourn, W. B.2650 Webster
Ralston, W. C.368 Bush

MINING MACHINERY.

Woodbury, Geo. E.238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co.14 Sansome
Helmenhan, H. M.1649 Bush
Samter, L. & Sons ..758 Mission

NEWS DEALERS.

Foster & Orear ..Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.387 Mission

NUT DEALERS.

Sunset Nut Shelling Co. 427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.674 Mission
Yawman & Erbe Mfg. Co.712 Mission

OILS.

Porter, W. S.2029 California
Standard Oil Co.461 Market

OPTICIANS.

Bertling Optical Co.186 Bush
California Optical Co.181 Post
Chinn-Beretta Optical Co.
1557 Van Ness
Hirsch & Kaiser ..218 Post
Kahn, Geo. H.1232 Van Ness Ave
Kahn, Henry & Co.644 Market

OVERALLS.

Armer, A. M. & Co.760 Mission

OYSTER DEALERS.

Darbee & Immel ..1888 Fillmore
Morgan Oyster Co., The ..614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n ..Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson ..85 Sacramento

PAINTS AND OILS.

Bass-Hunter Paint Co.816 Mission
Clinch, C. G. & Co.156 King
Emerick & Duncan ..663 Howard
Fuller, W. P. & Co.301 Mission
Klatt-Hirsch & Co.113 Front
Magnor Bros.419 Jackson
Nason, R. N. & Co.Utah & Fifteenth
Whittier-Coburn Co.Howard & Beale

PAINTERS AND PAPER HANGERS.

Brace, N.459 Valencia
Fraser, John P.841 O'Farrell
St. Denis, J. Co.1467 Ellis

PAPER, PAPER BAGS AND PAPER BOXES.

Bonstell & Co.118 1st
Cal. Paper & Board Mills 310 California
Cal. Paper Box Co.3175 Sixteenth
Crown-Columbia Pulp & Paper Co.
701 Alaska Commercial Bldg.
Fleishhacker, A. & Co.134 Fremont

Pacific Coast Paper Co.315 Mission
Swick, C. E., Agt. Graham Paper Co.,
St. Louis, Mo.268 Market
Williar, H. R.Chronicle Bldg.
Zellerbach Paper Co. Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Flr Syrup Co.392 Church
Pawne Indian Medicine Co. 2476 How'd
Law, Herbert E.Vlavi Bldg. 636 Pine
Nat. Pharmacy Co. 957 Bdw, Oakland

PHOTOGRAPHERS.

Bushnell Photo Co. Turk & V. Ness
Waters, R. J. & Co.717 Market
Weldner, Chas.787 Market

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.Chronicle Bldg.
Marsh-Girvin Co.710 Market

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.3203 Clay
Bryant, Edgar R. M. D.350 Post
O'Evelyn, Frederick W. M. D.
Central Building, Polk & Sutter
Gibbons, Henry Jr., M. D.350 Post
Mann, C. S., M. D. P. O. Box 2144, S. F.
Montgomery, D. W., M. D. 2419 Cal.
Palmer, Geo. H., M. D. 2448 Jackson
Pischel, Kaspar, M. D. 1817 California
McNutt, W. F., M. D. 1800 O'Farrell
Regensburger, Martin, M. D. 3376 Clay
Sherman, Harry A., M. D. 2125 Jackson
Vecki, Victor G., M. D.381 Bush
Ward, Jas. W., M. D.391 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co. 1224 Van Ness
Bowers & Son ..523 McAllister
Curtaz, Benj. & Son. 1615 Van Ness
Deitmeier Piano Co.836 Valencia
Elliott Music Co.1130 Van Ness Ave
Kohler & Chasé ..Sutter & Franklin
Mauzy, Byron ..250 Stockton
Pierce, Walter S., Co.689 14th St.
Sherman-Clay Co.Kearny & Sutter

PLUMBERS.

Ickelheimer Bros.1116 Sutter
Murray Bros.619 Sacramento
Snook, Wm. & Son.602 Clay
Wilson, W. F. Co.1177-1179 Turk
Wittmann, Lyman & Co.315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Crane Co.First and Howard
Dalziel-Moller Co.643 Mission
Tay, George H. Co.Mission & 2nd

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.Battery & Union
Helmenhan & Stern ..1040 McAllister
Roth, Blum & Co.60 California
South S. F. Packing & Pvn. Co.
407 Front
Western Meat Co.6th & Townsend
Wilfert Bros.5 Taylor

POULTRY AND DAIRY PRODUCE.

Fodera, A.318 Scott
O'Brien, Spornno & Mitchell ..
California Market

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
Chronicle Bldg.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau ..
Mission and First

PRINTERS.

Barry, J. H. Co.1126 Mission
Brunt, Walter N. Co.391 Jessa
City Commercial Co.609 Howard
City Printing Co.747 Market
Dempster Bros.447 Market
Freysang Printing Co.1332 Howard
Gilmartin Co. The ..45 Ecker
Monahan, John & Co.311 Battery
Murdoch Press ..68 Fremont
Myself-Rollins Bank Note Co. 22 Clay
Parnau Publishing Co.423 Hayes
Phillips & Van Orden Co. 511 Howard
Torres, Jos. M.Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell & Co.645-653 Battery

PROPERTY OWNERS.

Crocker Estate Co.Crocketer Bldg.
Flood, James L.James Flood Bldg
Harshall, Abe.326 Crocker Bldg
Hewes, D.Orange, Cal
Holmes Investment Co. The ..
Foxcroft Bldg.
Law, Hartland ..636 Pine
Marve, Geo. T. Jr.845 Haight
Newbauer, H. W.1914 Sacramento
Parrott, John ..502 California
Payson, A. H.Santa Fe Office
Quinn, John E.1221 Polk
Runyon, E. W.692 Monadnock Bldg
Schussler, H.376 Sutter
Shiels Estate Co.1380 Sutter

PUBLIC WEIGHTS.

McKenna, Jas F.Third-St. Wharf
Ordway, W. C.Sixth and Yuma

PUBLISHERS.

Commercial News Pub. Co.
573 Commercial

Mitchell, Edw. H. 3362 Army
Mitchell, J. H. 2046 Center, Berkeley
Recorder Printing & Publishing Co.
..... 130 McAllister

PUMPING MACHINERY.

Byron Jackson Machine Works.
..... Fremont & Mission
Dow, Geo. E. Pumping Engine Co.
..... First & Howard
Platt Iron Works Co. 206 Sheldon Bldg.
Price, G. W. Pump Co. 23 Stevens
Worthington, Henry R. 148 First St.

RAILWAY EQUIPMENT.

Livermore, Norman R. Co.
..... Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works. 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.
..... 251 Montgomery
American Real Estate Co. 23 Monty
Armstrong-Quintman Co.
..... 227 Montgomery
Aronson Realty Co. 160 Sutter
Babin, Landry C. Co. 423 Kearney
Baldwin & Howell. 318 Kearny
Bancroft, Paul. 26 Montgomery
Bew, Geo. E. & Co. 129 Sutter
Boardman Bros. & Co. 608 California
Bonfield, Jeffress & Ryan.
..... 49 Post
Bovee, Toy & Co. 111 Montgomery
Brown, R. S. & Co. 129 Sutter
Burnham & Marsh Co. 36 Kearny
Bush, David & Son. 217 Russ Bldg.
Clark, Curran. Ruess Bldg
Coffey, H. E. 1244 Masonic Ave
Cowden, J. B. 339 Montgomery
Crim, W. H. & Co. Monadnock Bldg
Dibert & White. 307 Realty Bldg.
Easton, Wendell. 209 Monadnock Bldg
Shrenport, Wm. 801 Fillmore
Ferguson-Breuer Co. 251 Monty.
Fisher, Chas. W.
..... 304 & 305 Realty Bldg. 6627 Market
Giselman, Wm. Russ Bldg.
Grady, John H. 151 Sutter
Harrigan, Waldenmuller & Rosenatrin,
Inc. 345 Montgomery
Healy & Gillespie. 244 Church
Hendricksen, Wm. & Co. Shreve Bldg.
Hensley-Green Co. 35 Van Ness Ave
Heyman, Oscar & Bro. 113 Monty
Heag & Lansdale. 243 Bush
Hooker & Lent. First & Market
Inverness Land & W. Co. 125 Sutter
Joest Sons & Co. 16th & Guerrero
Kane & Co. 217 Montgomery
Kahn & Feder. 329 Kearny
Kell Estate Co. 1209 Flood Bldg
Langrebe, McNevin & Jones.
..... 525 California
Levy, F. & A. Co. 244 Kearny
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Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market
Mackenzie & Underhill. 106 Merch. Ex
Madison & Burke. 30 Montgomery
Mange, Thos. & Sons. 5 Montgomery
Marston, Frank W. Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.
McGaw, John & Co. 322 Montgomery
McMahon, Mabry. 412 Market
McMahon, O. L. & Co. 1256 Sutter
Middleton, John. 789 Market
Moore, S. I. 815 Shreve Bldg.
Mooser & St. Germain. 155 Sutter
Oliver, P. B. & Co. 104 Montgomery
Partridge, John. 383 Monadnock
Pellto, John L. 2104 Market
Pon, Albert J. 1012 Fillmore
Rich, A. J. & Co. 121 Sutter
Rucker, Jos. H. & Co. 49 Post
Russell, Chas. B. 222 Kohl Bldg
Sachs, Sanford. 2027 Sutter
S. F. & Suburban Home Bldg. Society
..... 201 Euclid Ave
Schroth Co. The. 251 Kearny
Schmitz, L. A. 3321 Twenty-first
Shafnwald, Buckbee & Co. 27 Monty.
Skelton, E. W. 229 Montgomery
Speck, Paschel & Co. Mills Bldg.
Strassburger, I. & Co. 484 California
Strong, Belden & Farr. 45 Pest
Truman & Rogers. 147 Sutter
Truman Investment Co.
..... Humboldt Bank Bldg.
Umbsen, G. H. & Co. 20 Montgomery
Von Rhein Real Estate Co. 51 Geary
Wayman, Guy T. Mills Bldg.
Weck, F. A. Realty Co. Berkeley
Weisshehn Bros. 141 Sutter
Whittell, George Jr.
..... Whittell Bldg. 166 Geary
Williams & Surryhne. 114 Sutter
Wolf & Hollman. 327 Kearny

RECREATION GROUNDS.

Harman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
..... Merchants' Exchange, 8th Floor

RESTAURANTS.

Gallardo, F. B. 1018 Van Ness Ave
Kilborn & Hayden. 34 Market
Krone, F. W. 911 O'Farrell
Larsen, C. G. 60 Eddy
Louis Fashion Restaurant. 22 Sansone
Louvre, The. Fillmore & Eddy
Petersen, Jacob. 7 Market
Ponchan, C. & Co. 497 Golden Gate
Ravn & Karatensen. 131 Market
Swain Company. 1241 Van Ness
T. G. Eddy & Van Ness Ave
Tschau, R. J.
..... Westernfeld, P. & Co. 1630 Haight

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. 1039 Merch. Ex.
Pacific Refining & Roofing Co.
..... 379 Monadnock

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 500 Fremont
Winslow, C. R. & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Kilukner Co. 1212 Market
Patrick & Co. 126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
..... Ruess Bldg
La Zacualpa Rubber Plantation Co.
..... Russ Bldg

RUG MANUFACTURERS.

California Rug Co. 3147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.
..... Second & Jessie
Hermann Safe Co. The. 126 Folsom
Parcells Safe Co. 677 Market

SAW WORKS.

California Saw Works. 721 Brannan

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. 575 Market
Weber, C. F. & Co. 1161 Polk

SCHOOL BOOK PUBLISHERS.

Deuh & Co. 717 Market
Glan & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND GRAIN.

Bowen, E. J. Est. of. 519 California

SEEDS AND PRODUCE.

Volkman, Chas M & Co. S'some & B'way

SEED GROWERS.

Metaon, W. H. & Co.
..... 501 Balboa Bldg. 2nd & Market
Morae, C. C. & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sena. 17 Spear
Steiger Terra Cotta & Pottery Works
..... 729 Mills Bldg.

SEWING MACHINES.

Jackson, W. E. 404 Sutter
Singer Mfg. Co. 17 Jonea
White Sewing Machine Co. 1478 Market

SHEET IRON AND PIPES.

Smith, Francis & Co. 9 Fremont

SHEET METAL WORKS.

Crenan, W. 19-23 City Hall Ave
Delano Bros. 70 Spear

SHIP BUILDERS.

Beale, W. A. & Son, Inc. 112 Market
Turner, Matthew. 14 Stuart
Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Feard-Barstow Ship Chandlery Co.
..... 138 Stuart
Haviside, Withers & Davis. 34 Stuart
Josselyn, G. M. & Co. 25-33 Main
Sellers & Madison Co. 96 Market
Weeks-Howe-Emeren Co. 61 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.
..... 410 Alaska Commercial Bldg.
American Trading Co. 24 California
Balfour, Guthrie Co. 320 Sansone
Barnes, Hibbard Co. 149 California
Bates & Chesebrough. Mer. Ex. Bldg.
Bowling & Co. 310 California
Gale Bros. 408 Davis
Grace, W. R. & Co. 612 California
Herrmann, Geo. Co. 310 Sacramento
Hind, Ralph & Co. 310 California
Johnson-Locke Mercantile Co.
..... 210 California
Lund, Henry & Co. 201 Marine Bldg.
Mitsui & Co. Merchants' Exchange
Meyer, Wilson & Co. Alaska Commercial Bldg.
Moore, Ferguson & Co. 690 Commerce
Newhall, H. M. & Co. 114 Battery
Otis, McAllister & Co. 310 California
Parrett & Co. 204 California
Plummer, Geo. E. & Co. 64 Stuart
Port Costa Milling Co. 210 Battery
Spreckels, J. D. & Bros. Co. 68 Clay
Williams, Diamond & Co. 310 Sansone

SHIRT MANUFACTURERS.

Elouesser-Heynemann Co. 77 Battery
Ulman, Selligsohn & Brown.
..... 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B. & Brother. 14 Sansone

SILK MANUFACTURERS.

Nonetuck Silk Co. 3164 Sixteenth
Carlson-Currier Co. 114 Sansone

SILVEERWARE.

Graves, W. E. 717 Market
SMOKERS' ARTICLES.
Heininger, C. P. & Co. 687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. 17th & R. Island
Luhn, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co. 116 First

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne. 1400 Fourth
Crocker, H. S. Co. 517 Market
Dixon, Fish & Co. 206 California
Sadler, F. B. Mgr. Denniston Mfg.
..... Delbert Block
Schwabacher-Frey Stationery Co.
..... 42-44 Sutter
Standard Office Sup. Co. 427 Montgomery
Upham, Isaac Co. 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works. 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.
..... Jackson-St. Wharf
Capelle, Robert. 260 Powell
Cook, Thos. & Son. 32 Powell
Etore Patrizi & Co. 23 Mont. Ave.
Fugazi, Cav. Uff. J. F. 628 Montgomery
Hamburg-American Line. 160 Powell
Pacific Coast Steamship Co. 112 Market
Pacific Mail Steamship Co. Flood Bldg.
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Montealejo Steamship Co. Ferry Bldg.
Northern Commercial Co. 320 Sansone
Shipowners' and Merchants' Tugboat
Co. 210 California
Wells Fargo & Co Express.
..... Second and Mission
Zappettini & Perasso. 1 Mont. Av.

STEVEDORES.

Eschen & Minor. 112 Market

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Fink & Schindler Co. 218 Thirteenth
Simmen, John. 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. 27 Minna
Steiger & Kerr. Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

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..... 712 Alaska Commercial Bldg.

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SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co. 632-634 Commercial

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Long Syrup Refining Co.
..... 16th and Harrison
Pacific Coast Syrup Co. 713 Sansone

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Baumgarten, J. & Co. 973 Market
Ford, C. W. R. & Co. 164 Sutter
Reiss Bros. Co. 114 Kearny

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Eagle Tannery. 26th & San Bruno Ave
Legallet-Hellwig Tanning Co.
..... Sixth Ave. South, South S. F.
Norton Tanning Co. 316 Clay

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Brandenstein, M. J. & Co. 123 Mission
Caswell, Geo. W. & Co. 630 Folsom
Folger, J. A. & Co. Howard & Spear
Hills Bros. 359 2nd, Oakland
Jones-Paddock Co. 228 Fremont
Schilling, A. & Co. 2d & Folsom
Thierbach, Chas. F. Co. 443-447 Battery
Thomas, W. H. 3730 Sacramento
Tyler, S. H. & Son. 3d & Harrison

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Jaynes, Frank. Pine and Montgomery
Pacific States Tel. & Tel. Co.
..... 445 Bush

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Orpheum Circuit Co. Ellis & Fillmore

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Williams, I. B. 918 Crocker Bldg.

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..... Kohl Bldg

TOWEL COMPANIES.

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TOYS AND NOVELTIES.

Cal. Notion & Toy Co. 1600 Polk
Sadler & Co. 782 Mission

TRANSFER COMPANIES.

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..... 13th and Mission
Union Transfer Co. Grant Av. nr. Geary

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Malm, C. A. & Co. 266 Bush
Oppeim Warehouse Co. 310 California
Pacific Trunk & Bag Co.
..... Front & Commercial

TYPEWRITERS AND SUPPLIES.

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Revalk, R. E. & Co. 432 Market

UNDERTAKERS.

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Deimel Linen Mesh System Co.
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Pasquale, B. & Co. 115 Post

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WAGON AND CARRIAGE MATERIALS

Holt Bros. Co. 914 Folsom

WAGON MAKERS' SUPPLIES.

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WALL PAPER AND MOLDINGS.

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Uhl Bros. 717 Market

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Granger's Business Ass'n. Mer. Ex.
Haslett Warehouse Co. 310 California
Lombard Warehouse Co. 310 California
Morse, I. H. Lombard & Battery
South End Warehouse Co. 2d & T'send

WINES AND LIQUORS.

Ahrens, Bullwinkel Co. 1st & Harrison
Arnold, B. & Co. Townsend & Stanford
Braunschweiger & Co. 1328 Mission
California Wine Ass'n. 3d & T'send
Chapman & Wilberforce. 705 Sansone
Chevalier, F. Co. 246-256 Mission
Crown Distilleries. 29 Minna
French-American Wine Co.
..... 1821 Harrison
Gundlach Bundschu Wine Co.
..... 22 California
Grauerholz, H. J. 2460 Mission
Herscher, Jos. Co. Front & Merchant
Hotaling, A. P. & Co. 429 Jackson
Italian-Swiss Agricultural Colony
..... Cor Battery & Greenwich
Jesse Moore Hunt Co. 199 Second
Jones, Mundy & Co.
..... 708 Postal Teleg. Bldg.
Kuhls-Schwarke & Co. 7 Spear
Lachman & Jacobl. 706 Sansone
Laventhal Bros. 553 Mission
Livingston, M. A. 1842 Golden Gate Av.
Levy, Simon Co. 346 Wash.
Livingston & Co. 3443 Seventeenth
Luben, John. Drumm & Merchant
Lyons, E. G. & Raas Co. 430 Bryant
Martino, E. 714 Montgomery
McLeod & Hatje. 3499 17th St.
Meinecke, Chas. & Co. 314 Sacramento
Naber, Alfs & Brune. 826 Mission
Napa & Sonoma Wine Co. 112 Tenth
Pfaff, E. E. & Co. 2049 15th
Rathjen Co. 3249 Fillmore
Repsold, A. & Co. 22 Davis
Rosenblatt Co. The. Second & Folsom
Rhyner, Chas. Folsom & Army
Schilling, C. & Co. 20th & Minnesota
Schlesinger & Bender.
..... Mariposa & Harrison
Sherwood & Sherwood. 47 Beale
Shultz, Wm. A. 318 Walnut
Shea, Boqueraz & Co. 609 Mission
Siebe Bros. & Plageman. 424 Battery
Sroufe, John & Co. 41 Drumm
Sutter Home Wine Dis. Co. 321 Front
Swiss-American Wine Co.
..... Vallejo and Front
Van Bergen, J. & Co. 340 Wash.
Wetmore, Bowen Co. 42 Davis
Wichman, Lutgen & Co. Clay & Baty

WIRE AND WIRE ROPE.

American Steel & W. Co. 16 & Folsom

WOOD DEALERS.

Independent Wood Co. 1109 Battery

WOOD AND WILLOW WARE.

Lake & Co. Inc. Ross Valley
Levenson Co. Pine & Front

WOOL.

Koshland, S. Co. 110 Market
S. F. Wool Sorting & Scouring Co.
..... 117 Geary
Tryon, E. H. 519 Chronicle Bldg.

WRECKERS.

Whitlaw Wrecking Co. 336 Main

YEAST AND VINEGAR MANFRS.

Consumers' Y. & V. Co. 690 Grove
Golden Gate Compressed Yeast Co.
..... 26 Mint Ave.

Merchants' Association REVIEW

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

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Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

WHAT THE CITY ESCAPED.

Now that the danger of plague and quarantine is over the complacent citizen voices the opinion that there wasn't so very much to be afraid of, after all. The truth is that San Francisco has been rescued from a most perilous situation. No intelligent person conversant with the facts can doubt that if the policy of denial, concealment and inaction had been pursued, the City would have been swept by a pestilence either during the coming summer or in the one to follow.

It is dangerous to minimize this risk, even today. San Francisco will not have another epidemic of plague, but it will be because the people have been educated to their danger, and will be vigilantly watching for its reappearance. Fifty-two countries have been infected since the present pandemic started from China in 1894, and no great seaboard city can afford to go to sleep about the matter.

UNNECESSARY OBSTRUCTIONS MUST GO.

In their efforts to compel building contractors and others to keep the streets clear of unnecessary obstructions, the Board of Public Works and the Street Committee of the Supervisors deserve and will have the support of public opinion. The offending parties with grievances can avoid trouble by making a reasonable effort to observe the law, thereby showing some decent consideration for other people.

The Merchants' Association has made repeated complaints to the Supervisors and the Board of Works about this matter, and their recent activity is, to some extent, due to that fact. There has been no desire to cause the contractors unnecessary hardship, but merely to prevent their causing unnecessary hardship to others; and if every contractor will come as close to observing the law as he can, there will be no ground for complaint. Unfortunately many of them have been abusing the leniency that was shown, of necessity, to all efforts at rebuilding immediately after the fire. Such leniency was proper enough then, for the

present shopping district was an ash heap; but conditions are radically different now. Hundreds of merchants have moved down town, with costly stocks—as fine as can be found in any city of the Union today. They must do business. Their goods are being damaged and made unsalable through the carelessness of contractors that leave unnecessary heaps of rubbish to be blown about and tracked into stores. Hundreds of thousands of dollars worth of delicate stuffs are exposed to ruin from this cause, to say nothing of the deterrent effect on possible customers that will not put up with the discomforts arising in this way.

The Merchants' Association asks two things: that old refuse from building operations shall be removed without delay and not be permitted to accumulate; and that contractors shall not use the entire space in front of a building for the storage of new materials not intended for immediate use. If these demands are observed, the streets will not be needlessly obstructed. There is no disposition to oppose all obstruction of the streets by builders, for that would be unreasonable; but unnecessary obstruction is wanton injury to individual merchants and to business in general, and it will not be tolerated.

LET US HAVE PUSH BUTTONS.

The United Railroads could, at slight expense, equip its cars with push buttons, operating a bell by which the passenger could notify the conductor where he wished the car to stop. Push buttons are in most of the cars now, and only need connecting. They are an unqualified success in several progressive Eastern cities, and there is nothing in the air, soil, water supply, topography, geographical location, color of the inhabitants or temper of the public mind that would prevent their being a success in San Francisco. Congressmen use them in Washington and Kanakas in Honolulu, and San Franciscans might be pardoned the belief that they have sufficient intelligence to use them, too. Why not?

THE VICIOUS WARD SYSTEM.

The practical operation of the ward system of electing members of municipal legislatures was admirably set forth in an article in the last Review by Mr. D. V. Kelly, one of the founders of the Merchants' Association. The present method of electing Supervisors is the best one—we do not need a change, especially in the shape of a reversion to a discredited and abandoned practice.

If we could add anything to Mr. Kelly's argument it would be this—that no part of the City has any moral right to elect a Supervisor for the whole of it—a man to go into the Council Chamber and battle for his section by obstructing the will of other sections until they are forced to give him what he wants. In that sort of logrolling are the germs of a vast amount of political rotteness, and such tactics are almost inevitable where elections take place by wards.

James Rolph, Jr., recently exclaimed: "There are too many lines drawn across the City now!" and he was right. We are trying to get San Francisco together—not apart.

Chicago is pretty well regenerated, politi-

cally; but Bath-House John Coughlin and Hinky Dink Kenna still represent the First Ward in the City Council, and the people can't get them out. Elect Supervisors of San Francisco by wards, and instead of the City governing the tenderloin and Barbary Coast, the tenderloin and the Barbary Coast will send Supervisors to help govern the City. Practically speaking, we now nominate by wards and elect at large. Let that arrangement stand.

THE CITY CAN STAND THEM.

Mr. Harriman's criticism of our tall buildings comes rather late. They are built. And others will be. His playful suggestion that they would better be squashed down shows that he did not observe them under construction—they are squash-proof. The cities that really grow are those in which real-estate owners are permitted to do about as they like, after all. There has been a lull in the tall building craze in San Francisco, and before Mr. Harriman comes again, most of those vacant lots he mentions will probably be covered.

OCCASIONAL CHARITY.

Of the millions donated to the poor of London, 15 per cent is given at Christmas—to those that have not succumbed to famine during the year or to the overloading of stomachs the previous Christmas. Those that have so succumbed do not need assistance. This is called charity, but there is no sense in it. San Francisco would better learn to support its philanthropic institutions steadily, the year around, than fall into the London practice of assaulting the survivors of twelve months of want with overdoses of turkey and pie at Christmas.

OUR NEW DIRECTOR.

Mr. Fred P. Stone, president of the Bancroft-Whitney Company, has been selected to succeed Mr. F. G. Sanborn, of the same company, on the Board of Directors of the Merchants' Association.

REPAVING WASHINGTON STREET.

On request of one of its members, the Merchant's Association is endeavoring to have provision made in the May budget for the repaving of Washington street between Montgomery and Sansome. It has taken up the matter with the Board of Works and the Finance Committee of the Board of Supervisors, and has fair prospects of success. This particular block is at present practically impassable.

Construction of the Marine Hospital on the present site is recommended by the Merchants' Association, which passed the following resolution on the subject on March 19:

Resolved, That the Merchants' Association of San Francisco endorses the construction of the proposed new Marine Hospital on the site of the present hospital, in the belief that this is the best location in the City for this purpose, and that the construction of the new hospital at this point would add greatly to the attractions of the City.


Board of Directors of

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

Andrew M. Davis, President.

L. M. King, Secretary.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

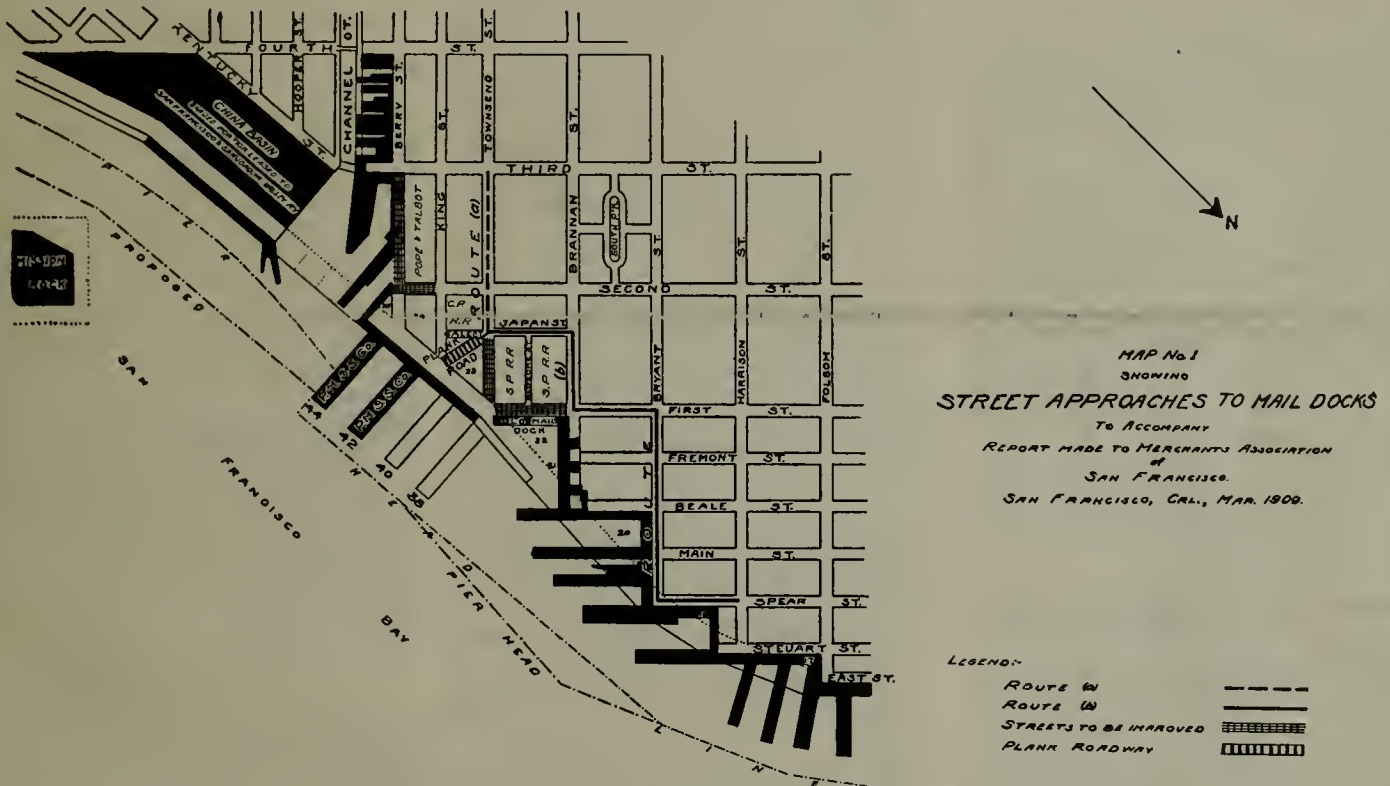
VOL. 13

SAN FRANCISCO, CAL., MAY, 1909.

No. 153

CITY'S NEW DOCKS AND WHARVES MUST BE MADE MORE ACCESSIBLE

Merchants' Association Undertakes the Necessary Negotiations to Have Streets Improved
Leading to the Southerly Part of the Waterfront



Docks 42 and 44, now leased by the Pacific Mail Steamship Company, are on East street between King and Berry. Docks 38 and 40, now under construction, are on East between King and Townsend. The new seawall is now completed from Dock 44 to a point about opposite the site of Dock 36, at the foot of Fremont street, and within the next two years it will be carried northward as far as Folsom street; the existing old docks being replaced with ten large ones of modern construction. East street will be filled in and paved along its entire length. The street will have a 20-foot sidewalk along the westerly side and a 32-foot strip for a three-track way for the Belt Line Railway. The roadway will be 80 feet wide. The State, through its Board of Harbor Commissioners, exercises jurisdiction over all of East street, and seawall lots 17 to 25 inclusive. The City controls all streets approaching East street, and abutting on the seawall lots. Seawall lots 23 and 24 have been filled in, and 22 is being filled. Lots 17 to 21, inclusive, will be filled as the progress of work on the seawall permits. At present, freights received or delivered at Docks 38 to 44, inclusive, must be hauled either by Routes A or B; and, in either case, over the temporary plank road put down by the Harbor Commission across lot 23.

Owing to efforts of the Merchants' Association, acting in conjunction with the Board of State Harbor Commissioners and the municipal Board of Works, certain items of street improvement will be carried out in the near future that will give the City what it has long sorely needed—direct access for vehicles and pedestrians, and way for a street car line, to the new Mail Docks and to the other waterfront improvements now being carried out in that vicinity.

The Association's attention was called recently by the Board of State Harbor Commissioners to the fact that while East street in front of the new Mail Docks had been filled and paved, and other new docks were being built nearby, some of which were nearly completed, there were no improved streets leading from this part of East street, and none but round-about ways for traffic to leave and approach it. A temporary plank roadway, laid by the Harbor Commissioners,

formed the only link with this particular part of the "Front."

The Association immediately took up the matter and had its engineer, Mr. H. A. Campbell, make a study of the case and prepare plans and a report. The report was made, based on a thorough study of the governing traffic conditions, and recommended that the block on Second street between King and Berry, the block on Townsend street between Japan and East,

and the block on First street from Brannan to East, should be paved as soon as possible; that sidewalks should be constructed so that pedestrians could get access to the docks; and also that some line of street cars should be extended to land passengers for the Oriental steamers.

Through the Harbor Commissioners a launch excursion to the neighborhood was arranged. Representatives of the Merchants' Association, Board of Works, Street and Finance Committees of the Board of Supervisors, the Draymen's Association, South of Market Street Improvement Club and the California Promotion Committee were taken by water to the section where the new docks are under construction and shown the great amount of work being done off shore and the necessity for developments on the landward side to make the new waterfront available. The party went ashore and made personal inspection of the bad condition of the City streets; and the visitors expressed the unanimous opinion that Second street from King to Berry, and Townsend from Japan to East ought to be improved as speedily as possible.

The Board of Works has agreed to recommend that proceedings be started immediately for the improvement of these blocks; and it has also been agreed that efforts shall be made to induce property owners holding frontages on these streets to do the work voluntarily by private contract, without further loss of time.

Negotiations to that end have been commenced by the Association and give every promise of success. Where the State owns half the frontage the Harbor Commissioners are willing to pay their half of the cost. Pope and Talbot, the only other owners besides the State on that part of Second street, have agreed to join with the Harbor Commissioners and pave their block without delay. It is hoped that the Southern Pacific will soon be ready to do its part. A car line extension can easily be made from some direction, as soon as conditions warrant it, and San Francisco will then have a water entrance from the Orient less unworthy a modern and progressive city.

ASSOCIATION GETS BEHIND THE BAY SHORE HIGHWAY

Southern District Must Have Better Connection With Mercantile San Francisco.

The Committee on Street Improvement, of the Merchants' Association, A. W. Scott, Jr., chairman, is busy investigating ways and means to carry out the proposed construction of the Bay Shore Highway, designed to give Bay Shore District and the adjacent territory access to the heart of San Francisco, and to form a connecting link with San Mateo county down the east side of the peninsula.

Mr. G. W. Owens, secretary of the Bay Shore Improvement Club, appeared before the Board of Directors on April 9th and described the general plan and needs of the district. At the same meeting the Association's engineer inspector made an exhaustive report on the subject, setting forth the conditions in detail and outlining the work necessary to construct the street. The board unanimously endorsed the general proposition.

There are about 60,000 vacant lots in the territory to be served by the proposed improvement, which makes it one of the most important matters now before the public.

If a good avenue and a car line can be extended into this district, there are homes here for thousands of people who otherwise are likely not to live on the peninsula at all. The improvements desired by the section, as set forth by the Association's engineer are as follows:

Proposed Highway.

It is desired to open a new route from the center of the City to this district that will be practically straight and free of excessive grades. To do this it will be necessary to connect Potrero Avenue to San Bruno Avenue at about Eve Street, and widen San Bruno Avenue from this point to 15th Avenue south from 60 feet to 100 feet in width; to extend Charter Oak Avenue northerly to the junction of San Bruno Avenue and 15th Avenue south; and lastly, to extend Charter Oak Avenue southerly to intersect San Bruno Avenue at the saddle near the county line. It is claimed that the widening of San Bruno Avenue, which is practically parallel to this route, would not be as desirable an improvement because it would not be straight.

Charter Oak Avenue, with two minor exceptions, is 100 feet wide throughout its entire length.

Work to be Done.

To accomplish the above it will be necessary to purchase or condemn private property between the end of Potrero Avenue and San Bruno Avenue at Eve; it will be necessary to do the same in order to widen San Bruno Avenue from Eve Street to 15th Avenue South; additional rights of way must be bought to make the extension of Charter Oak Avenue southerly to San Bruno Avenue at the saddle, and to buy two small fractional lots about the center of the avenue. It will also be necessary to make a cut and fill at the connection between Potrero and San Bruno Avenues and a very heavy cut and fill at the extension of Charter Oak Avenue northerly to San Bruno at 15th Avenue South. There must also be some heavy cutting and a fill at the saddle near the county line. Also, that this new highway be paved in a first class manner.

It is further desired that the present San Bruno car line be relocated on this Avenue and made double track and, that a loop car line be constructed across the district in question, starting at Railroad Avenue and P Street and running westerly from there and join Mission Street at Silver Avenue.

The roads south of the county line and situated in San Mateo County are in fair state of repair, and it is fair to assume that the authorities of San Mateo County will be quick to do their share of the work and make a good through highway. Note that this shore route closely parallels the Bay Shore Cut-off of the S. P. Co.

The United Railroads will not improve its San Bruno Line with the avenue at its present narrow width and unimproved state. The Company would consider laying a double track road along a wide improved avenue, and would extend the line to meet the Railroad Avenue line at the saddle. The Company would also prefer that San Bruno Avenue be brought up to grade and widened rather than a new avenue opened up, as the latter step would involve franchise difficulties.

The people of this district have succeeded in securing the passage of what is known as the "Two Cow Limit Bill," a bill that will force the dairies to move out of the county, and result in much benefit to the locality.

These districts are justified in asking that some material improvements be made, but before deciding as to what improvement should be made and where located, several factors must be determined.

First: the relative cost and advisability of improving San Bruno Avenue throughout its present length, or of opening up of Charter Oak Avenue should be determined.

Second: The relative values of the Mission road, San Bruno and Railroad Avenues as highways, should be compared; but it should be noted here that San Bruno Avenue or Charter Oak Avenue, as outlined above, is the shortest of the three and the only one that will serve the heart of the district. The other two highways are factors in the matter of through travel to San Mateo county points.

15th Avenue South from Railroad Avenue to San Bruno Avenue should be brought to grade and put in first-class order. This would be the most important street connecting this district, the Mission, and many other important parts of the City with the site of the proposed improvements at Islais Basin.

Finally, the people of this district ask that immediate steps be taken to make improvements as outlined above, cost assured to be \$600,000.00. They also ask that no further patch work be done. The latter course seems ill advised. The money that would be expended in repair work should be spent in making a thorough investigation of the above routes

to determine which of the two avenues should be improved, and what the cost of such improvements should be. The actual work of construction should then proceed as soon as possible after determining these two factors.

ASSOCIATION OPPOSED TO EXTENDING WRIT OF REVIEW

Asks the Governor to Veto a Bill That Would Nullify a Valuable Charter Provision.

At the last session of the legislature a bill was introduced extending the writ of review to erroneous rulings, as well as acts in excess of jurisdiction. This would enable a San Francisco saloon-keeper whose license was threatened because he conducted his place in a disorderly fashion to run to the courts and tie the hands of the Police Board as long as he could keep the litigation going. Such a state of affairs would be absolutely repugnant to the spirit of the Charter, and obstructive of the proper discharge of their functions by executive officials, in this City and elsewhere, and in the following letter the Merchants' Association asked the Governor to veto the bill:

San Francisco, April 3rd, 1909.

HON. JAS. N. GILLET,
Governor, State of California,
Sacramento, California.

DEAR SIR: At a meeting of the Board of Directors of this Association held yesterday, their attention was called to Assembly Bill 944, amending Sections 1068 and 1074 C. C. P. relating to writs of review.

We note that the scope of a writ of review is enlarged so as to include the review of erroneous determinations or rulings as well as to review actions taken in excess of jurisdiction. Under the San Francisco Charter, the Police Department, through the Police Commissioners, has power to suspend, disrate or dismiss any member of the Department, to grant permits to persons desiring to engage in the business of selling liquor at retail and to revoke such permits when the business is conducted in a disorderly or improper manner. The Commissioners also have authority to grant permits to pawn brokers, peddlers, junk shop keepers, dealers in second hand merchandise, auctioneers and intelligence office keepers.

All of these powers vested in the Police Commissioners are important powers, and in our judgment the action of the Commissioners with regard to any one of them, should be final. To authorize Courts to review the action of these Commissioners with regard to alleged erroneous determinations or rulings would merely serve to delay final decision in the matter in cases where the effectiveness of the police check is not only in the character of the decision rendered by the Police Commissioners but in the promptness with which it becomes effective.

We can see no good purpose that this bill might serve and believe it would be a serious mistake to permit the decisions of the Police Commissioners to be reviewed by the Courts for alleged errors. The same reasoning, of course, will apply to other Boards and Departments where the statutes and laws place the authority to decide many matters finally.

With regard to such matters, the State has gotten along so long without having the Courts given authority to review their decisions for errors, that we believe that Assembly Bill 944 is one which is not needed on the one hand, and would work a serious injury to the effectiveness of City Police Departments on the other hand.

We therefore strongly oppose Assembly Bill 944 and earnestly request you not to sign the same.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

ANDREW M. DAVIS, President.

L. M. King, Secretary.

It is to the interest of San Francisco merchants to understand that goods can now be shipped to Tonopah from this city as rapidly and cheaply, practically speaking, as from Los Angeles. There ought to be a prompt and overwhelming commercial invasion of southern Nevada by the business men of San Francisco.

THE COMMON WELFARE

A Bulletin of Social and Philanthropic Information

ALICE S. GRIFFITH, Editor

GOLDEN GATE KINDERGARTEN ASSOCIATION AND FREE NORMAL TRAINING SCHOOL.

1625 CALIFORNIA STREET
ROOM 15

Prior to the fire, twenty kindergartens were carried on by the Golden Gate Kindergarten Association. The equipments of sixteen schools were lost in the fire April 18th-21st, 1906; two schools were given up owing to increased rental and two were seized for the refugees; added to this was the almost total loss of subscribers.

In less than one month after the fire, the Association had commenced to re-establish its kindergartens in the camps and sections where they were most needed, this being made possible by the continuance of the regular monthly subscription from Mrs. Phebe Hearst; by the use of the Pope legacy; by a gift of \$5,000.00 from the San Francisco Relief and Red Cross Funds; and by a gift of \$1,000.00 from the Portland Relief.

Now, at the beginning of the fiscal year, 1909, the Golden Gate Kindergarten Association maintains fifteen permanent free kindergartens. Of these five have no regular source of income, but are supported by volunteer subscriptions. Since the exhaustion of the Relief Funds a year ago, the reserve fund has been heavily drawn upon to maintain the new work.

The scope of the work has broadened. In the earlier years it was confined to the needy, neglected children; it now takes in as well, neighborhoods of working people, and the urgent solicitation of parents to establish kindergartens in their locality is but one of the many proofs of the practical benefits of the work.

It is the earnest desire of the Association to follow the scattered population into other neighborhoods and there establish kindergartens. With this object in view, localities have been canvassed and promising fields are ready as soon as the necessary funds are available. The officers are:

President, Miss Virginia Fitch.

Vice-President, Mrs. Cyrus Walker.

Vice-President, Mrs. Louis Sloss.

Secretary, Mrs. Silas H. Palmer, 1901 Van Ness avenue.

Treasurer, Miss M. L. Brown.

DIRECTORS

Miss Virginia Fitch, Mrs. Cyrus Walker, Mrs. Louis Sloss, Mrs. Silas Palmer, Mrs. T. D. Boardman, Mrs. E. B. Cutler, Mrs. B. F. Norris, Mrs. E. E. Brownell, Mrs. E. R. Lillenthal, Mrs. Wm. Kent, Mrs. Morton R. Gibbons, Mrs. Walter Quick, Mrs. Mary E. Parsons, Mrs. M. L. Taylor, Miss M. L. Brown.

HOSPITAL AID ASSOCIATION

RENDERS VALUABLE SERVICE

Voluntary Committee of Women That Looks After the Welfare of the Sick and Helpless.

The Hospital Aid Association was established in March, 1903, and consists of a voluntary committee of women who have interested themselves in the welfare of the sick in San Francisco, especially the inmates of the City and County Hospital.

By regular, systematic visiting, they have acquainted themselves with the needs of the institution and have brought them to the attention of the Board of Supervisors, with the result that at several times large grants of money have been made and expended for better hospital equipment.

It was largely due to the efforts of the Association that the Supervisors and Board of Health established the open air Tuberculous Pavilion in the old City and County Hospital, which was the beginning of this method of treatment in San Francisco. Any needs of patients in the Hospital brought to the attention of this Committee are carefully investigated and, when vital, are immediately made the basis of recommendations to the municipal authorities, the Hospital Aid Association having always received the benefit of the assistance and co-operation of the Board of Health and the Board of Supervisors.

Mrs. Edwin R. Dimond,
Secretary,
2204 Pacific avenue.

The officers are:

Chairman, Mrs. John F. Merrill.

First Vice-Chairman, Miss Laura McKinstry.

Second Vice-Chairman, Mrs. F. G. Sanborn.

Secretary, Mrs. Edwin R. Dimond.

Treasurer, Mrs. Charles M. Slack.

The directors are:

Mrs. N. D. Rideout, Mrs. Ernest Simpson, Mrs. William H. Crocker, Mrs. Norman McLaren, Mrs. R. D. Girvin, Mrs. I. Lowenberg, Mrs. Cyrus Walker, Mrs. Charles P. Eells, Mrs. Smedberg, Miss Alice Griffith, Mrs. Henry Payot, Mrs. Carter Pomeroy, Mrs. Lovell White, Miss Elizabeth Ashe, Mrs. I. N. Walter, Miss Anna Beaver, Mrs. William Irwin, Mrs. M. C. Sloss, Mrs. Harry M. Sherman, Mrs. Edwin Breyfogle.

WHAT THE BOYS' AND GIRLS' AID

IS NOW DOING FOR THE BOYS

Maintains a Home, a Boarding Place for Workers, and a Summer Camp.

The Boys' and Girls' Aid Society is doing three distinct lines of work for boys:

First—A home and school for wayward and truant boys is maintained. The school is a graded school, the work of which covers the grammar school grades, and is in charge of a principal and two teachers. In addition to the school work proper, a course of manual training is given boys in the Sloyd room, which has a good and complete equipment. Military drill is another feature of the winter work. Stereopticon entertainments are given weekly, also a religious service on Sunday evening. The remaining evenings are spent with books and games. About 120 boys are now in this department.

Second—The Charles R. Bishop Annex, the newly erected addition to the Society's building, as a boarding home for working boys that are learning trades and not earning sufficient to pay their board at a hotel or boardinghouse. In the Annex the boys have individual rooms and their every want is provided for at a figure proportional to their earnings. There are about 25 in this department.

Third—The third line of work is the sum-

mer camping and berry-picking expedition in Sonoma County. Each summer from 150 to 200 boys are taken to the berry patches of Sonoma County and given an opportunity to pick berries and earn some money, besides having a splendid outing. Each boy receives just what he earns, less a small fixed charge for camp expenses, and at the end of the season is allowed to spend his earnings for clothing, magazines, dentistry and other proper objects.

A MID-DAY REST ROOM

FOR BUSINESS WOMEN

Daughters of the King Establish a Place for Them to Eat Their Lunches

126 SUTTER STREET
TOP FLOOR

The Daughters of the King, with the purpose of filling a long felt want, have established a Rest Room where business women may, between the hours of 11:00 a. m. and 2:00 p. m. bring their lunches and rest. All business women welcome. Come and bring your own lunch. Coffee or tea served at 5 cents a cup.

EXECUTIVE COMMITTEE

Mrs. S. L. Abbot, 2118 Vallejo street; Mrs. George A. Moss, 1600 Fell street; Miss M. B. Nicol, 2142 Fifteenth street; Miss I. M. Wiggins, 1810 Broadway; Mrs. H. N. Willits, Linden avenue, Berkeley; Miss L. T. Little, 2515 Gough street.

WORK OF SANITATION WILL

BE CONTINUED BY WOMEN

Organization That Helped Clean up the City Has Been Made Permanent.

The Women's Public Health Association of California has been organized as a permanent institution by Doctor Blue and Doctor Rucker as the outcome of the Women's Sanitation Committee, which worked as auxiliary to the Citizens' Health Committee. All matters of general health are to be discussed; all conditions which are possible sources of disease investigated, reported, and, if possible, eradicated.

In order to facilitate rapidity of action and careful investigation, the Council of the Association has committees corresponding to some of those of the Board of Supervisors; e. g., Building Laws, Hospital and Health, Public Utilities, Streets, Sewers and Parks, and Schools. Any conditions in any district relating to matters connected with the above committees will at once be referred to the Chairman of the Council. All such reports will be embodied by her in one statement, she personally carrying it to the Municipal Department whose duty it is to correct the abuse—usually a violation of an existing law. If the Department declines to take action, or is dilatory in correcting the evil, the Chairman will at once carry the matter to that Committee of the Board of Supervisors corresponding to her own.

The districting of the City having been accomplished, divisions are now being formed in each district, each division having committees similar to those of the Council,

the president of each district being a member of the Council. Investigations are thus to be made by residents familiar with neighborhood abuses.

This method is at present being used in relation to a report on tenement house conditions in this City. The Tenement House Law, passed in 1907, which has been vigorously defended from many violent attacks, is, in some districts, practically a dead letter.

It is now proposed to add to these committees of the Council, a Welfare Committee, the Chairman, Mrs. Joseph Sloss, to be in direct communication with the Associated Charities. In each district, the Welfare Committee will act as a district office for the Associated Charities, friendly visiting will thus be carried on by residents of each district, and needed relief applied for to the main office. These friendly visitors will be vigilant in reporting unsanitary conditions to the suitable committee of the Public Health Association, thus bringing the homes of the poorest residents of the City under constant investigation and supervision. There is no doubt that much good will thus be accomplished, and municipal efficiency and activity will be compelled by the constant investigation of disinterested and competent social workers.

The women of the City are urged to cooperate with these plans and to this end are requested to send their names and addresses to the secretary, signifying their willingness to serve in the districts in which they reside. Only by energetic work in each district will the needs of the City be brought to the attention of the departments which have the authority to enforce existing laws, or to the Board of Supervisors, which has the power to enact new ones. The officers, directors and committee chairmen of the Women's Public Health Association are:

Officers—President, Mrs. A. W. Scott; First Vice President, Miss A. S. Griffith; Second Vice President, Mrs. M. C. Sloss; Third Vice President, Mrs. L. B. Powers; Secretary, Mrs. W. H. Nicholl, 781 Cole Street; Corresponding Secretary, Mrs. F. M. Malloye; Auditor, Mrs. A. Sperry; Treasurer, Mrs. C. Newton.

Directors—Mrs. E. L. Baldwin, Mrs. George H. Evans, Mrs. D. Louderback, Miss L. McKinstry, Mrs. J. F. Merrill, Mrs. W. C. Rucker, Mrs. A. M. Simpson.

Standing Committees—Building Laws, Mrs. Gaillard Stoney; By-Laws, Miss M. Fairbrother; Hospitals and Health, Mrs. J. F. Merrill; Ordinances, Mrs. H. Payot; Organization, Miss E. Ashe; Press, Mrs. L. B. Powers; Printing, Mrs. M. H. Heynemann; Publicity and Education, Mrs. A. W. Cornwall; Public Utilities, Mrs. H. Coffin; Rules, Miss Fairbrother; Schools, Miss A. S. Griffith; Streets, Sewers and Parks, Mrs. A. P. Woodward; Ways and Means, Mrs. F. W. Thompson; Welfare, Mrs. Joseph Sloss.

ASKS THE GOVERNOR TO

VETO ASSEMBLY BILL NO. 6

Governor Gillett has been asked by the Merchants' Association to veto Assembly Bill No. 6, which would amend Section 170 of the Code of Civil Procedure so that when either party to a proceeding, civil or criminal, filed an affidavit to the effect that the judge before whom the case was being tried was prejudiced, or had a bias against him, he could have the Governor appoint another judge to try the case. The Association considered that such an amendment would not be wise at the present time.

PUBLISHES A VALUABLE REPORT ON THE STREET CAR SERVICE

Merchants' Association Has Extensive Field Observations Made on the Defects of the Present Street Railway System

On the theory that good street railway accommodations are an essential part of the equipment of a modern municipality, necessary to the comfort of the inhabitants and to the City's progress, and that San Francisco has not such accommodations at present, the Merchants' Association determined to have extensive field observations made on the character of the local street car service, in order to find out where the trouble lay and how the accommodations could be improved. The matter was referred to the special committee on street railways, of which Director I. O. Upham is chairman, and the result has just been published in the form of a 36-page pamphlet, setting out with great clearness the more important and palpable defects in the service and making practical suggestions for their correction.

Copies of this report have been sent to the Mayor, the Board of Works, the Board of Supervisors and other City officials, as well as to every member of the Merchants' Association. It is hoped that some of the suggestions made may result in early improvement, as none of them involves much expense. In a prefatory letter accompanying the report President Andrew M. Davis says:

To the Members of the Merchants' Association of San Francisco—

In view of the many complaints received from members and other citizens regarding inadequate street car service, the Board of Directors decided last January to have a thorough inspection made of all lines in the City for the purpose of ascertaining just what was the real situation and where improvements could be suggested. A special inspector was employed to travel continually over all the lines at all hours of the day and evening for six weeks and to make a complete report with suggested improvements.

We submit herewith the full report of our inspector, which was ordered printed and distributed to all members of the Association and to the Board of Supervisors for their information as to actual conditions.

This report is now being studied by our Committee on Street Railroads and the matter will be taken up in detail with the street railroad companies and the Supervisors, with the view of securing an improved service as soon as possible.

(Signed) ANDREW M. DAVIS,
President.

A typical section of the report, showing its very practical character throughout, is as follows:

No. 4, Turk and Eddy.

Maximum number of cars, 20.

Minimum headway, 4 minutes.

Route—Out Market from Ferry to Eddy to Devisadero to Sacramento to Lake to Sixth Ave. to Clement to 8th Ave. to Fulton to 6th Ave. and return. (On returning—Devisadero to Market via Turk instead of Eddy.)

A four-minute headway is not enough for this thickly settled part of the City. The same schedule should be maintained all day, as cars do not run more frequently than once every eight minutes at times. The cars are more than crowded from five p. m. to seven p. m. Over one hundred cash fares are rung up per trip, exclusive of transfers, which are not rung up. Twenty-four crowded the front platform one night, hindering the work of the motorman and making it utterly impossible for passengers to get on or off. From Market and Eddy west, the cars are so crowded during the rush hours at night that passengers cannot get on.

The service in the morning is fair, as the crowd going down town is spread over a longer length of time. The track is in bad condition on this line, especially from Polk and Eddy west. The Supervisors have a measure up insisting that the United Railroads pave between the tracks or lose their franchise. The whole route shows bad streets due to this neglect.

If more cars were run, some should switch back at Eddy and Market to pick up the west bound passengers at transfer points, during the rush hours at night. The passengers east bound on such cars could get good service by transferring east to Market and Eddy and Market, as was done before the fire.

In regard to the equine appendix of the Sutter street line the report says:

Horse Car Extensions.

There are two horse cars running on the outside tracks on Market Street from Sutter and Market to the ferry. They leave about every ten minutes and take nearly twenty minutes for the round trip. They are overcrowded at all times of the day and are a disgrace to a modern city. People do not know that transfers are good on all the lines running on Market Street, and the company takes no pains to so inform the public.

(Note—The Merchants' Association made earnest efforts to find a way by which the Sutter street cars might be operated over the outer tracks on Market street under a temporary permit, and was disappointed that its efforts were not successful. It still hopes that a solution of this matter will be reached that will be satisfactory to all parties.)

Practical hints to the management of our street railway companies are offered in the following form:

Two Conductors.

Of all the suggestions that could be mentioned, the most welcome would undoubtedly relate to facilities for handling the crowds.

Before the fire, the California Street line employed two conductors to each car, from the Ferry, as far west as the traffic demanded. If this scheme were carried out on the Sutter, Turk and Eddy, Kearny, Polk and Larkin, Fillmore, Market, Valencia, Haight, McAllister, and Hayes Street lines, it would do away with a great deal of delay and annoyance. The extra cost to the railroad company would be more than compensated for in the extra fares collected, that are now lost through overcrowding. One conductor should do nothing but collect fares, while the other gave the bells to start and stop the car, and watched the passengers getting on and off, thus preventing sudden starting when passengers are partly on or off.

This would only be necessary during the rush hours from 4:30 p. m. to 8:30 p. m.

Trailers.

Another old plan, used to great advantage on the Kearny line before the fire, was the use of "trailers" to accommodate traffic during the rush. Trailers could be used on the Valencia, McAllister, Market, Turk and Eddy, Kearny, Sutter, Polk and Larkin and Mission Street lines. Very little more power would be required for the high-powered cars to tow trailers on the level streets. But one motorman would be needed instead of two, as in the case of putting on extra cars; less power would be needed than the extra motors would use with extra cars on; old cars could be used for trailers, and the cost of equipment to the railroad company would be a great deal less than in the case of putting on extra cars to accommodate the same number of people.

Push Buttons for Stopping Cars.

All of the new, heavy type cars are equipped with push buttons between the windows. In Washington, D. C., probably

the best regulated city in the world for street car service, as well as in St. Louis, Denver and Omaha, this method is used most successfully. Passengers ring the bell to stop the car, by pushing the electric button, before coming to their destination. In this way the conductor is saved a great deal of time and passengers are not carried beyond their destination when in a crowded car because they cannot attract the conductor's attention.

Doors.

The present double doors—a patented labor saver that consumes more time in the end—are a decided failure. The doors stick and work hard, preventing ladies and any one but a strong man from opening them. The manipulation of one door is supposed to work both. It would be better to have them independent of each other.

Strap-Hangers.

A new style strap for ringing up cash fares and transfers has been installed in some of the cars instead of the brass lever as of old. These straps hang alongside of the straps for the support of those who have to stand. They are so much alike that passengers find themselves ringing up fares. Their use should be discontinued.

Trolleys.

A great deal of delay and annoyance is caused by the trolleys jumping. This is due in part to the self-winding reels that hold the trolley rope failing to release the rope when the trolley goes up, thus keeping the trolley from being in contact with the wire.

Then again, the connections between circuits and the switches in the trolley wire at crossings and turns are not always made at a gradual curve. The car, in rounding a sharp turn very fast, prevents the trolley wheel from following the groove or the switch or the frog in the wire, whichever the case may be, and the trolley jumps.

Owl Cars.

A trip on an owl car in the early morning is a revelation. Smoking is indulged in all over the car, contrary to the city ordinance. The motormen and conductors smoke. Even a policeman, returning from duty, joins in breaking the law he should uphold. Passengers expectorate in the car and think nothing of putting their feet on the seats. The law should be enforced in the early morning as well as any other time of the day or night.

Crowded Rear Platforms.

The ordinance prohibiting smoking in street cars except on the rear platforms, after the first few kicks were registered was obeyed very well. The only drawback is the consequent crowding of the rear platforms. The company's request that passengers leave by the front door should be made a law. Then the conductors (especially with the two conductors to the car plan) should keep the rear platform clear on the outside or entering side. This was done on the Kearny Street line before the fire, with great success, backed up, of course, with an ordinance to that effect. More time is lost by passengers getting on and off, or rather their inability to get on and off, than by any other delay countenanced on the road. If need be, the entrance and exits could be set off with a railing.

Right of Way for Street Cars.

Street cars should have the right of way over everything but ambulances and the fire and police departments. The railroads are for the transportation of the public and it should be a misdemeanor, punishable by imprisonment and fine, or both, for buggies, wagons and trucks to ride the rails as they do; getting out of the tracks just in time to avoid collision, thus delaying the cars. In New York and Chicago, where the cars have to go fast to accommodate the masses, people no more think of getting in the way than they do of getting in front of a locomotive. If teams were forced by law to keep off the tracks, except in crossing, we would not see a whole line blocked by a wagon with a broken wheel or axle, or a horse that has fallen down.

Car Routes.

The Sutter Street line should run to the Ferry by all means. Horse cars are a disgrace to a modern city.

The Turk and Eddy line, which now gives poor service, could be improved with more

cars. A good idea would be to have some cars switch back at Eddy and Market, instead of going to the Ferry, as some cars on the Ellis and O'Farrell line now switch back at Ellis and Market. Cars going through to the Ferry should not stop to take on passengers from the switch back point to Fillmore Street, or some cross streets far enough west where the traffic slackens. Cars starting from the intersection of Market Street could pick up the passengers between these two points.

In this way better time could be made and more people handled in a shorter space of time.

TRANSFER SUGGESTIONS. California Street Line.

The California Street line has always transferred west to the Turk and Eddy line at Presidio Avenue, the western terminus of the California Street line. The large number of people who patronize this transfer point must walk one block north on Presidio Avenue to get the Turk and Eddy line at Sacramento Street and Presidio Avenue.

If the transfers could be used at California and Devisadero Streets, where the two lines intersect (but four blocks from the present transfer point) it would save passengers the nuisance of having to walk the block, which is especially disagreeable in winter weather.

The two companies seem willing to honor transfers at this point and to the Sutter line at California Street and Presidio Avenue, but they will not honor transfers east bound, and west bound on Market Street from the Hyde Street or Jones Street lines. This privilege would be a great convenience to passengers and seems fair, considering that it is done at the western end of the California Street line.

Kentucky Street Line.

A passenger coming north from the Potrero must transfer to a 3rd and Kearny car at 3rd and Townsend (the southern terminus of the 3rd and Kearny line) if he wishes to continue in a northerly direction. The transfer is not honored north on Kearny at 3rd and Market, which is the northern terminus of the 3rd and Kentucky line. This is unfair to strangers, as the passengers naturally ride to 3rd and Market, the end of the line, before transferring north on Kearny.

Geary Street Line.

The Geary Street, being an independent line, is unable to honor or issue transfers with the other lines. However, the United Railroads, Presidio and Ferries and the California Street Cable R. R. Company, the only other companies operating cars in this city, honor transfers between their lines at certain points. It would be a great convenience if the Geary line were allowed to transfer east and west on Market and to one or two cross lines, the Geary line honoring transfers from the other lines at these points. The excellent service of the Geary line is handicapped by its being unable to issue or honor transfers.

Other than these points mentioned, the transfer system is very fair and elastic. Passengers can go from any part of town to another, by the intelligent use of transfers, on a single fare.

There is just one more criticism to make, the United Railroads (the company referred to in this report) has adopted a system of numbering the lines, placing a number about eighteen inches high on the front of the roof of each car. These numbers are illuminated at night. The idea could be improved if the lines and their designated numbers were printed on the backs of the transfers, so strangers or any one could know them, instead of the large warning, "Not transferable—no stop-over," which now occupies the back of the transfers, a warning that is not needed and is valueless.

The Association's inspector traveled on every one of the 54 lines of street railroad operated in San Francisco, and made careful observations under all conditions of service—during the early rush hours from the time the first cars leave the ferry; through the noon hour, and the slack period in the afternoon; at the time the crowds are leaving the theaters at night; and on Sundays, when people are trying to get to the park

and beach or catch early boats to the trans-hay resorts. The report gives the number of cars on all these lines, the headway, the character of the loads, and the number of passengers carried. It discusses the system of handling crowds, and the proposed changes in the present routes, and suggests improvements in the transfer system. There are interesting tables showing the arrival of cars at the ferry, and other statistical matter.

A valuable resume of all these tables gives some interesting results. It shows, for example, that on the McAllister, Valencia, Masonic, Haight, Turk and Eddy, Market, Sutter (horse), Folsom, Mission and 24th, Howard, Glen Park, Cemeteries, Guerrero and Ingleside lines, 203 cars are operated; that according to the official schedules of headway, 179 of these cars ought to reach the ferry per hour; and that on a representative, average evening, only 137 cars did actually reach the ferry in an hour.

A special report is appended on the numbering of cars, the substance of which has already been printed in the Review, and another on the possibility of extending the Sutter street service to the ferry, horselessly. It shows that such an extension would not involve overcrowding of the Market street tracks, but would help relieve the congestion of traffic at the ferry. The report was made by Warren Manley, inspector for the Association.

Altogether, this report, practical, temperate in tone, and eminently fair to the operating companies, is an honest effort to represent the street railway service of San Francisco as it actually exists, and to present those needs of the traveling public that could be supplied almost immediately and with little added cost to the companies. It is probably one of the most valuable documents that this Association has yet put forth.

DECLARES THE REPORT COMES FROM AN IMPARTIAL SOURCE

San Francisco Recorder Says the United Railroads Would do Well to Consider it.

The officials of the United Railroads would do well to consider carefully the report to the Merchants' Association on the operation of the street railroads of San Francisco. In the first place, the Merchants' Association has sought to get at the question from an unbiased standpoint, and in the comment upon traffic conditions an eminently fair tone is manifested. In the second place, the defects pointed out are so obvious as to be patent even to the most unobserving passenger, and should be equally apparent to the operating officials of the railroad company.

This report is worthy of careful consideration, as it comes from an impartial source, seeking not to hamper the company nor secure undue privileges for the public, but interested alike in the convenience of the public and the welfare of the company. Those responsible for it cannot be accused of bias even by the most active partisan of the United Railroads, for the facts stated are obvious.—S. F. Recorder.

The City Engineer of Hartford, Conn., has been furnished, at his request, with illustrations of San Francisco's safety stations, the first of which was built by the Merchants' Association and presented to the city. The general use of this device would make city life in America more comfortable.

JOINT STREET RAILWAY COMMITTEE IS FORMED

Extensions of Trolley Lines Are Becoming Necessary to the City's Growth.

Pioneering extensions of trolley lines will probably result from the Merchants' Association's work in publishing its report on street railways prepared by its former engineer inspector, Mr. Benjamin Heath. Officials of the United Railways have expressed a willingness to make such extensions, provided the Supervisors will put up the franchises for sale under the conditions imposed in the Charter. If enough of these extensions can be made, it is the opinion of leading business men that large vacant areas on the peninsula will be promptly settled up, and the movement of homeseekers to those transbay suburbs that are well supplied with trolleys, even of the despised "overhead" variety, will receive a signal check.

The Association's report, showing where extensions were most needed immediately, attracted instant wide attention among the improvement clubs, and the Mission Promotion Association asked for a conference with representatives of this organization to discuss the matter. The result of this conference was a decision to form a "Joint Executive Committee on Street Railroad Extensions" to be composed of representatives from the Merchants' Association and the leading improvement clubs. As appointed shortly after, this committee is made up as follows:

JOINT EXECUTIVE COMMITTEE ON STREET RAILROAD EXTENSIONS.

Mission Promotion Association.

- W. C. Graves. 2270A Market Street
Upper Market Street Improvement Association.
L. H. Peterson. 757 Pacific Bldg.
West End Betterment Club.
Wm. Kern. 1488 Fulton Street
West of Castro Street Improvement Club.
John M. Manning. 1512 Castro Street
Charter Oak Avenue Improvement Club.
Geo. H. Roundy. 660 Market Street
Devisadero Street Merchants' Association.
L. H. Kohn. 340 Devisadero Street
Devisadero Street Improvement Association.
Wm. Crocker. 955 Oak Street
Market and Church Streets Improvement Club.
John L. Polito. 2104 Market Street
Haight and Ashbury Heights Improvement Club.
J. H. Bloom. Army and Potrero Ave.
West Mission Street Improvement Club.
D. Broderick. 1477 Guerrero Street
Sunset District Improvement Club.
W. C. Riffes. 1347 11th Ave., Sunset Dist.
Horner's Addition Improvement Club.
P. J. Healey. 14 Laidley Street
Merchants' Association.
I. O. Upham. 104 Battery Street
R. H. Swayne. 412 Battery Street

This committee has been holding numerous meetings, going over in discussion the various districts and debating the most feasible routes. On April 12th it sent the following letter to the Board of Supervisors:

April 12th, 1909.

To the Honorable,
The Board of Supervisors,
City and County of San Francisco.

GENTLEMEN: At a joint meeting held Saturday, April 10th, at which were present delegates from the following organizations:

- Merchants' Association,
Mission Promotion Association,
Upper Market Street Improvement Club,
West End Betterment Club,
West of Castro Street Improvement Club,
Charter Oak Avenue Improvement Club,
Devisadero Street Merchants' Association,

Devisadero Street Improvement Association,
Market and Church Streets Improvement Club,
Haight and Ashbury Heights Improvement Club,
West Mission Street Improvement Club,
Sunset District Improvement Club,

the following resolution was unanimously adopted:

RESOLVED: That the representatives of the various organizations here assembled, do endorse the Devisadero Street Crosstown Line and it is the sense of this meeting that the use of two blocks on Valencia Street and the possible closing thereby of that portion of said street to some other line that might wish to use them, is a future contingency which may or may not occur and which is not deemed important enough to prevent the granting of this franchise, and be it further

RESOLVED: That the Honorable Board of Supervisors be and is hereby urged to grant this franchise without further delay according to the provisions of the Charter.

I am directed by the joint Executive Committee composed of the delegates at this meeting, to transmit to your honorable Board the above copy of resolution adopted at this meeting, and the Committee respectfully asks for a hearing before the Committee on Public Utilities, when this resolution comes up for consideration.

Respectfully yours,

L. M. KING,
Acting Secretary.

Almost the entire Joint Executive Committee appeared before the Supervisors to urge the grant of the crosstown franchise, but the Board did not see fit to grant it.

Other franchises, however, will probably fare better, and extensions will be made, as it is inconceivable that the growth of San Francisco should be retarded at this time for lack of a broadly intelligent policy in regard to street railways.

PROTESTS AGAINST RASH STATEMENTS ABOUT THE COURTS

Association Asks Collier's to Correct Its Criticisms of California Judges.

The following communication, which is sufficiently self-explanatory, has been sent by the directors of the Merchants' Association to the publishers of Collier's Weekly:

SAN FRANCISCO, CAL., Apr. 23, 1909.

P. F. COLLIER & SON, Publishers,
Editorial Department,
416 West Thirteenth Street,
New York, N. Y.

GENTLEMEN: The editorial in your issue of the 17th inst. reflecting upon the integrity of the Supreme Court of California was called to the attention of the Directors of the Merchants' Association of San Francisco at their regular weekly meeting held this afternoon.

All of the Directors present were of the opinion that the editorial in question does grave injustice to the members of our Supreme Court, collectively, and particularly to Judges Beatty and Angelotti, who are personally mentioned by you.

The Merchants' Association, through its directors, wishes to advise you that the judges you have so unfortunately aspersed are men of the highest character for probity and learning and enjoy to an unusual degree the confidence of the people of our State.

The directors feel that this part of your editorial, aside from being without justification, is likely to do incalculable harm to the administration of justice in our State by discrediting the judicial branch of our government, and to inculcate a belief among the people that justice cannot be obtained in our Courts. They feel also that you have given to your readers an entirely false impression of two of our highest and best beloved citizens entirely at variance with your usual sense of justice and support of Truth.

The directors hope that in the public interest, after you have taken pains to fully inform yourselves on the subject, you will endeavor to correct the impression that such statements in so influential a journal invariably make upon the public mind.

Yours very truly,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO,

L. M. KING, Secretary,
ANDREW M. DAVIS, President.

ASKS FOR MORE MONEY FOR REPAIRING CERTAIN STREETS

Association Gets an Appropriation for Parts of Washington, Front and Second.

The recommendations contained in the following letter have been adopted by the Board of Works and provided for by the Supervisors in the budget for the next fiscal year:

SAN FRANCISCO, April 9th, 1909.

To the Honorable,
The Board of Public Works,
City and County of San Francisco.

GENTLEMEN: The Merchants' Association respectfully petitions your honorable Board to include in your May budget for street repairing the following three streets:

First—Washington Street, from Montgomery Street to Sansome Street. This street is in such a condition that it has been practically impassable for heavy teams and it has been necessary recently to fill in the deep holes there temporarily with lumps of old bituminous rock, so that teams could pass through the street at all. We suggest that the old pavement be removed entirely from this block and a new pavement of basalt blocks on a sand foundation be laid there to conform to the remainder of Washington Street, which is a very heavily traveled thoroughfare.

Second—Front Street, between California Street and Sacramento Street. Front Street, is, as your honorable Board knows, one of the recognized thoroughfares from Market Street to the northern seaway, as it is practically level. The holes in the block between California and Sacramento Streets are so deep that teaming is very much obstructed, while if this block is now raised to grade and repaved with basalt blocks on a sand foundation and grouted with asphalt, your honorable Board will be following out its commendable policy of putting all thoroughfares in good condition first. The block between Clay and Washington Streets, also requires some temporary repairs until this block can also be repaved, which, however, might be delayed for a short time.

Third—Second Street, between Market and Mission Streets. A portion of this block on the west side, between Market and Jessie Streets, has been almost impassable. While we appreciate that repairs are needed all over the city, we believe that a certain amount of work should be done each month on those blocks in the worst condition in the most heavily traveled district.

We therefore respectfully urge that an estimate of cost of properly repairing or repaving these blocks, as the case may be, be made and that the above mentioned blocks be included in those which shall be first repaired in the month of May.

Respectfully yours,

THE MERCHANTS' ASSOCIATION.

(Signed) L. M. KING, ANDREW M. DAVIS,
Secretary. President.

ENDORSES THE SCHEME FOR THE NEW CIVIC CENTER

Association Believes the Bonding Plan for the Best Interests of the City.

The proposal of the Board of Supervisors to bond the City for the purchase of land and the erection of a new City Hall at the Civic center as planned by D. H. Burnham, has received the unanimous endorsement of the Board of Directors of the Merchants' Association. The Directors feel that the Supervisors, in submitting a single proposal, without an alternative, for the people to adopt or reject, have approached the problem properly, inasmuch as a subsequent election to decide upon construction on the present site if this proposal fails, can be held at a total expense of \$1,500; a small price to pay for the sake of getting the matter plainly before the people without any confusion of the issue. The Board's act followed upon the recommendation of its Committee on Public Buildings, Byron Mauzy, chairman, which has spent much time making a thorough investigation of the subject in all its bearings on the City's interest.

SAN FRANCISCO TO RECEIVE A MEDAL FOR RECONSTRUCTION

French Republic Will Present a Token of Its Admiration for This City.

San Francisco is about to receive one of the most significant and graceful compliments ever tendered a modern city. Some time between the 20th and 25th of May, M. Jusserand, French Ambassador to the United States, will present to the authorities of this City, a gold medal, voted by the French Government to the people of San Francisco, to express the admiration of France at the work of reconstruction accomplished here. A signal honor has been done San Francisco by the French Government's order to its Ambassador to cross the continent and deliver the medal in person. This will be the first time the municipality has been called to the dignity of having to receive an ambassador.

The history of the medal exemplifies the ancient friendship between the peoples of France and the United States. On April 27, 1904, Congress decided that a medal should be struck to commemorate the 200th anniversary of the birth of Benjamin Franklin, and that a single specimen, in gold, should be presented to France. At the time the presentation was made to M. Jusserand the whole business district of San Francisco lay in ashes, and in accepting the token the Ambassador said he hoped the next emblem of good will that passed between the two countries would commemorate the reconstruction of this City. The French Chamber of Deputies accepted his utterance as a per-

manent suggestion and has ordered the medal made and presented. It is said to be a beautiful work of art by a celebrated French designer, and winner of the Prix de Rome, Louis Bottee.

M. Jusserand will soon leave Washington for San Francisco, where every person informed of the circumstances will look upon his coming as the visit of a personal friend.

WILL DISCUSS CONSERVATION OF THE STATE'S RESOURCES

Well Qualified Speakers Will Present the Subject at the Del Monte Meeting.

Twenty-five years ago it was considered good public policy to invite people to come into California and exploit its matchless natural resources of mine, river, forest and farming land. Today Californians are beginning to realize that those natural resources must be conserved or there will some day be none for Californians or anyone else to exploit.

This problem of conservation is to be the main subject of discussion at the eleventh semi-annual meeting of the Counties Committee of the California Promotion Committee, which will be held at the Hotel Del Monte, on Saturday, May 8.

All phases of the question will be discussed by men eminently qualified to present them. San Franciscans are especially interested in the meeting, for the conservation of California's resources means the increase of San Francisco's commercial preeminence—so San Francisco business men are invited to attend the meeting and take part in the discussions.

A special train will leave this City Friday afternoon at 3 o'clock, arriving at Del Monte in time for dinner. In addition to a most instructive business meeting there will be a program of entertainment that will serve to make the trip a most enjoyable one, including a banquet Saturday evening, a ride over the Seventeen Mile Drive Sunday, with a clam bake at luncheon and a visit to the marine gardens in glass-bottom boats.

Special rates of a fare and one-third have been made by the railroad, and the hotels have also made special rates for the occasion.

LIST OF MEMBERS STILL CONTINUES TO INCREASE

Awakening Business Activity Brings Many Additions to the Merchants' Association.

The following firms have recently joined the Merchants' Association:

Havkide, Withers & Davis, ship chandlers, 34 Stenart street.
Phoenix Tool & Valve Co., hardware, 245 Market street.
Garcin Bros. & Alken, commission, 110 Washington street.
Jones & Pettigrew, commission, 130 Washington street.
L. E. Boyle Co., bulldog materials, 100 Front street.
Miller & Lux, wholesale butchers, Merchants' Exchange Building.
The Lilley & Thurston Co., bulldog material and supplies, 82 Second street.
California Lithographing Co., lithographers, Clay and Sansome streets.
H. M. Bryce, certified public accountant, Chronicle Building.
Kiel & Evans, wagons, whips, harness, Front and Pine streets.
Thompson & Janus Cafe, cafe, 18 Powell street.
Pacific Novelty Co., post card mfg. and importers, 579 Market street.

Merchants' Association

OFFICERS AND DIRECTORS.

ANDREW M. DAVIS.....	President
C. K. McINTOSH.....	The Emporium.
HARTLAND LAW.....	First Vice-President
BYRON MAUZY.....	S. F. National Bank.
.....	Second Vice-President
.....	Treasurer
.....	B. Mauzy Piano Co.
FRANK J. SYMMES.....	Thos. Day, Co.
R. S. ATKINS.....	Robert S. Atkins
GUSTAVE BRENNER.....	Gore Impr. Co.
J. A. EVELETH.....	Eveleth-Nash Co.
II. W. POSTLETHWAITE.....	Holmes Lime Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
I. O. UPHAM.....	Isaac Upham Co.
A. W. SCOTT, JR.....	Scott & Magner.
W. D. FENNIMORE.....	Cal. Optical Co.
M. H. ROADS, JR.....	Otis Elevator Co.
F. P. STONE.....	Bancroft-Whitney Co.
L. M. KING.....	Secretary and Superintendent
WRIGHT & WRIGHT.....	Attorneys
FRANK M. TODO.....	Editor Review

STANDING COMMITTEES

Public Affairs

HARTLAND LAW, Chairman.

R. H. SWAYNE,	A. W. SCOTT, JR.,
FRANK J. SYMMES,	GUSTAVE BRENNER.

Publicity and Promotion

I. O. UPHAM, Chairman.

J. A. EVELETH,	H. W. POSTLETHWAITE,
M. H. ROADS, JR.,	W. D. FENNIMORE.

Trade and Finance

C. K. McINTOSH, Chairman.

BYRON MAUZY,	GUSTAVE BRENNER.
R. S. ATKINS,	

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. Dobrmann, Ex-President Merchants' Association of San Francisco.

Frank J. Symmes, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhead & Jansen.....
.....Monadnock Bldg.
H. M. Bryce.....Chronicle Bldg.
Barrow, Wade, Guthrie & Co.....
.....310 Sansome
Cal. Society of Certified Public Accountants.....745 Pacific Bldg.
Herrick, Lester & Herrick.....
.....Merchants Exchange Bldg.

Lomax, W. B.....Chronicle Bldg.
McLaren, Goode & Co.....
.....Thos. Clunie Bldg.
Price, Waterhouse & Co.....310 Sansome
Ruckstell, John R.....Claus Spreckels Bldg.
Rowe, C. V.....Room 247, 268 Market
ACCOUNTANTS AND AUDITORS.
Hertz, Louis.....149 California
ACETYLENE GAS GENERATORS.
E. D. Bullard.....Room 219, 268 Market

ADVERTISING.

Cooper, F. J.....18 Montgomery
Green, J. Chas. Co.....
.....Stevenson and Clinton Park
Johnston-Dienstag-Ayers.....130 Kearny
ADVERTISING NOVELTIES.
Knapp, Wm. & Co.....309 Montgomery
AMMUNITION.
The Peters Cartridge Co.....608 Howard
ARCHITECTS.
Barth, Hermann.....641 Mission

Burnham, D. H. & Co.....Merchants Ex.
Colley, C. J.....Pacific Bldg.
Curlett, William.....Phelan Bldg.
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....338 Pine
Leonard, Jos. A.....
.....308 Humboldt Bank Bldg.
Magg, Herbert B.....233 Sansome
McDougal Bros.....353 Rusa Bldg.
Meusdorffer, C. A.....
.....Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.
Meyers & Ward, 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTS' AND ENGINEERS' SUPPLIES.

Dietgen, The Eugene Co., 112 First
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works, 938 Howard

ART GOODS.

Gump, S. & G. Co., 1846 California
Sanborn, Vall & Co., 847 Mission
Schuassler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.

ARTESIAN WELLS.

Lowe, J. W., 7 Spear

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 623 Sansome
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
Laka, Frederick B., 2008 Lyon
McNab, Gavin, 1208 Metropolis Bldg.
McCutcheon, Edw. J., Merchants Ex.
Montague, H. B., 260 Montgomery
Morrison, Cops & Brobeck, Crocker Bldg.
Naylor, Chas. E., 324 Merchants Ex.
Page, Chas., 2513 Pacific Ave.
Peltoott, Edgar D., Russ Bldg.
Scheeline, S. C., 417 Montgomery
Son, Chas. A., 837 Mission
Smith, Sidney V., Merchants' Exchange
Thomas, Geratle, Frick & Beady, 310 Sansome
Wilson, Mountford S., Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.

Leavitt, J. W., Co., 300 Golden Gate
Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann, 1118 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1432 Devisia

BANKS & BANKERS.

American National Bank, Merch. Ex.
Anglo and London-Paris National
Bank, Pine and Sansome
Anglo-Californian Bank, Ltd., 1000
Mission Branch, 2048 Mission
Bank of California, 422 California
Bank of Italy, 632 Montgomery
Batchelder, Geo. A., First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal. & Sams
Central Trust Co., Sansome & Market
Citizens' State Bk., 1051 Monadnock Bldg.
Crocker Natl. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co., 100 Mtgy
French Savings Bank, 106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank, 785 Market
International Bank's Co., Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings Bank, 100 Market
Mechanics Savings Bank, 100 Market
Mason and Market
Mercantile Trust Co. of S. F., 166 Cal.
Meyer, Daniel, Pine & Sansome
Mission Bank, The 16th & Julian Ave.
Mission Savings Bank, 2631 Mission
Mutual Savings Bk. of S. F., 708 Mkt
National Bank of the Pacific, Call Bldg.
Ruoso-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, First Natl. Bank Bldg.
Savings and Loan Society, 101 Montg
San Francisco National Bank, 1000
Merchants' Exchange Bldg.
S. F. Savings Union, Montg. & Cal.
Seaboard Bank, 24 Market
Security Savings Bank, 814 Montgomery
Swiss-American Bank, 1432 Fillmore
Union State Bank, Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco, Union Trust Bldg.
Western National Bank of San Fran-
cisco, Powell & Market
Yokohama Specie Bank, 415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros., 462 Turk

BAZAARS.

Charlton, E. P. & Co., 1347-53 Fillmore

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHERS.

Cook, H. N., Belting Co., 317 Howard
Heins, Alex., Belting Co., 2412 Harrison

BOILER WORKS.

Eureka Boiler Works, 67-68 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 122 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloye, F. Co., 1132 Mission
Phillips, Wm. R. Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mk
Elder, Paul, Van Ness Ave. & Bush
Robertson, A. M., 1639 Van Ness Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 569 Mission
Helm, F. L., 1556 Fillmore
Koenig Shoe Co., The, Kearny & Post
Mauzy & Reid Shoe Co., 587 Mission
Nolan-Earl Shoe Co., 727 Mission
Philadelphia Shoe Co., 342 Kearny
Rosenbaum Bros., 342 Kearny
Rosenthal's, Inc., O'Farrell & Fillmore
Royal Shoe Co., 738 Market
Sommer & Kaufman, 1430 Van Ness Ave.
United Workmen's Boot & Shoe Co.,
25th & Bartlett
Williams-Marvin Co., 660-664 Howard
Wolf, H. & Bro., 1609 Fillmore
Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.,
1244 Flood Bldg.
Korhel Box Factory, 2014 Bryant
Pacific Box Factory, Clay & Front

BREWERIES.

Burnell & Co., Jones & O'Farrell
Hibernia Brewery, 1241 Howard
Lochbaum & Co., A. H., 125 King
National Brewing Co., 762 Fulton
Union Brewing & Malting Co.,
Eighteenth & Florida
Wunder Brewing Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweltzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co., 544 Sansome
Hohwelsner, C. & Co., 511 Wash.
Mayhew, F. E. & Co., Battery & Wash.
Mattoon & Co., 516 Battery
Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
DuVal, W. M. & Co., 112 Market
Mallard & Schmiedell, Sac. & Front
Page Bros., 414 Montgomery
Tozer, R. M., 368 Clayton
BROKERS—STOCK, BOND, GRAIN
AND OIL.
Barth, J. & Co., 480 California
Doubleday, D. E., Milbrae, Cal.
Griffin & Eyre, Merchants Ex. Bldg.
Irvine, James, Crocker Bldg.
Pollitzer, Alex., 1810 Fillmore
Pollitz, Edw. & Co., 420 California
Topfitts, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Ass'n., 211 Church
Pacific States Savings & Loan Com-
pany, 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Boyle, L. E. Co., 100 Front
Holden-Deuprey Co., 126 W. Mission
Levy, Oscar S., 15 Second
Lilly & Thurston Co., The, 82 Second
Waterhouse and Price, 59 3d.
Wilkomn Bldg. Supply Co., 161 Tehama

BUTCHERS.

Baccus, R. T., Haight & Shrader
Bayle-Lacoste & Co., California Market

Clayburgh & George, 333 Kearny
Decourteux, A., California Market
Flnke, Fred H., 10 East
Herman, Benj. & Son, Bush & Franklin
Meyers, J. & Co., California Market
Miller & Lux, Merchants Exchange Bldg.

Patek, F. & Co., 316 Larkin
Roberts, W. F., 2849 California
Schwelter, J. & Co., 1412 Bush
Taaffe, Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211, 215 4th

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Cannery Ass'n., 120 Market
Golden State Asparagus Co., 16 Calif.
Hunt Bros. Co., 112 Market
Spanish American Food Co., 180 Erie

CAPITALISTS.

Bishop, Chas. R., Berkeley
Borel, Ant. & Co., Montg'y, nr Sac'to
Brittan, N. J., San Carlos
Dean, W. E., 818 Kohl Bldg.
Deiger, Edward F.,
Deiger Bldg., 6th and Market
Fontana, Mark J., 120 Market
Hopkins, E. W., 354 Pine
Mackay, Clarence H., New York City
Martin, Walter S., 702 Call Bldg.
Moore, A. A., Jr., 15 Second
Payot, Henry, 918 Ellis
Phelan, James D., Phelan Bldg.
Pope, Geo. A., 1014 Kohl Bldg.
Smith, F. M., Albany Block, Oakland
Spring Val. Water Co., 375 Sutter
Thomas, H. W., 268 Market
Thompson, R. R., Est. of, 417 Montg.
Whitney Estate Co., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son, First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie, 714 Market
Miller, Geo. E., 710 Montgomery
Murray, S. C., 1225 Fell

CARPETS.

Hulse-Bradford Co., 986 Mission
Walcom, Geo. Co., 637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co., 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co., 732 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co., 172 Spear
Studebaker Bros. Mfg. Co.,
Mission and Beale
Wm. Wertsch Co., 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T.,
1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co.,
1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F.,
38 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con.,
Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.,
725 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The,
268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co., 576 Mission

CHEMISTS.

Curtis, J. M. & Son, 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co., 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E., 336 California
Weule, Louis Company, 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co.,
Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co., 201 Montgomery
Ehrman Bros. & Co., 134 Front
Gunat, M. A. & Co., California & Front
Heyneman, Herman, 226 Davie
Judell, H. L. & Co., 20 Front
Lane & Connelly, 26 Front
Ordenstein, Max, 2131 Develadoro
Pollak, Arnold, 309 Merchants' Ex. Bldg.
Schoenfeld, J. & Co., 616-618 Washington
Willard Bros., 316 Battery
Wolf, Edward Co., 161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce'l

CIRCULAR DISTRIBUTORS.

Well, Wm. M., 27 Stevenson

CLOAK AND SUIT HOUSES.

Calliean, Armand, Inc., V. Nesa & Cal.
Golden Gate Cloak & Suit House,
Market, near Jones
Gould, Sullivan & Co., 253 Post
Heilbronner, L., 923 Market
Meyer Cloak & Suit House,
114 Sansome
Ransohoff, L., 1655 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger, 239 Bush
Atkins, Robert S., 168 Sutter
Brown Bros. & Co., 664 Market
Carroll & Tilton Co., 1440 Fillmore
Frank Bros., 1366 Fillmore
Gildea, J. J. & Co., Grant Ave. & Market
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros., 949 Kearny
Hoffman, Rothchild & Co., 618 Market
Kellus, Chas. & Co., Post, above Kearny
Lillienfeld, Alfred & Co., 1366 Fillmore
Lyons, Henry & Sons, 122 Kearny
Pauson & Co., Kearny and Sutter
Raphael's, Fillmore & Geary
Ross Bros., Market & Stockton
Straus, Louis, 658 Mission
Wood, S. N. & Co., 4th and Market

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 428 Twelfth, Oakland
Campbell, A. C., Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenberg, A. H., 1409 Ellis
Lewald, Sanford G. Co., 2036 O'Farrell
Morton, Thomas, & Son, 500 Eddy
Oregon Coal & Navigation Co., 24 Mkt
Rosenfeld's Sons, John, 1024 Mer. Ex.
Stafford, W. G. & Co., 214 East
Western Fuel Co., 430 California
Whitney, Irving G., Crocker Bldg.

COODFISH DEALERS.

Alaska Coddish Co., 10 Main
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 601 Monadnock Bldg.
Merchants Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E. & Co., 124 Washington
Armstrong, J. K. & Co., 627 Howard
Atkinson, B. M. & Co., 2650 Sacramento
Blach, D. & Co., 888 Davie
Bodwell Produce Co., 210 Washington
Botto, N. & Co., 803 Washington
Caffrey, John, 448 Battery
Campandonico & Burns, 106 Wash.
Chauche & Bon, 319 Battery
Collins, Thos. W. & Co., 34 Davis
Cutter, E. B. Co., 608 Merchants Ex.
Evelth-Nash Co., 422 Front
De Pue, Edgar J., 814 Merchants Ex.
Detela, M. F., California, nr Front
Dodge, Sweeney Co., 32 Spear
Dunbar-Hansen Co., 340 Drumm
Gall, A., Fruit Co., Davis & Washington
Garcia Bros. & Aiken, 116 Washington
Garcia & Maggini Co.,
Drumm and Washington
Griffith-Durney & Co., 208 Battery
Growers' Co-operative Agency, 428 Front
Haight, Fred B. & Co., 241 Clay
Hammer & Co., 330 Clay
Higgins Bros. Co., 319 Drumm
Hilmer, Fred L. Co., 123 Davis
Hopkins, L. J. Co., 419 Front
Hyman Bros. Co., Kohl Bldg.
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 312 Clay
Jaudin, H. U. Co., 225 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Jones & Pettigrew, 130 Washington
Kittle, H. de W., Union Trust Bldg.
Landsberger & Son, 108 Front
Lelet, C. J. & Co., 3835 Washington
Lercarl, C. J. & Co., 415 Davis
Loeiza, W. & Co., Halleck & Leidesdorf
Levy, A. & J. Zenner Co., Day & Wash
Minaker & Welbanks, Inc., 324 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 1243 Washington
Morris Bros. Co., 16 Drumm
Norton, Teller Co., 176 Spear
Phillips, M. & Co., 62 Pine
Portuguese Com. Co., 428 Davis
Roussel & Davidson, 419 Front
Sanford Bros., 430 Front

Scatena, L. & Co.104 Washington
Schultz-Hensen Co.120 Drumm
Schwartz Bros.701 Union Trust Bldg.
Sioma, Louis & Co.310 Sansome
Southern Pac. Mill. Co.930 Meant Ex
Von Hussen & Co.400 Davis
Vanvalva, M. D.117 Washington
Welch & Co.244 California
Western Creameries Co., Cal. & Davis
Westmore Bros.460 Front
Wolf, Wm. & Co.52 Beale
Wolf & Sons245 Drumm
Wolfen, Max & Co.421 Front

CONFECTIONERS.

Blum, S.California & Devilsadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros.1610 Van Ness Ave
Haas, Geo. & Son.770 Market
Lechten Bros.1242 Devilsadero
Maskey, FrankKearny, near Market
Rhine, Henry & Co.19th & Bryant
Townsend, W. S.117 San Jose Ave.

CONTRACTORS.

City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.841 Monadnock Bldg.
Ransome Concrete Co. 624 Crocker Bldg
Thomson Bridge Co.103 Main

CONTRACTORS AND BUILDERS.

Ruckman, A. E.62 Post
Day's Son, T. H. 1055 Monadnock Bldg.
Fahy, Richard618 Noe
Gillbroth, Frank B.16 California
Hjui, Jas. H.925 Merchants Exchange
Keatinge, Richard & Sons.779 Market
Masow & Morrison, 518 Monadnock Bldg

COOPERS.

California Barrel Co.22nd & Illinois
Carl Cooperage Co.54 Boardman
Woerner, David (Est. of), 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W.1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.Kohl Bldg

CORSET MANUFACTURERS

Locke, C. E., Mgr. Royal Worcester
Corset Co.728 Mission

COTTON GOODS.

California Cotton Mills Co.Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co.46 Beale
Barthold-Paulsen Co.1352 Polk
Cowen-Helmsberg Co.527 Market
Nathan-Dohrmann Co. 1648 Van Ness
Schloss Crockery Co.17-19 Beale

CRUSHED ROCK.

Gray Bros.2nd & Mission

CURIO DEALERS.

Hettrich, A. L. Co.508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.Geary & Powell

DEPARTMENT STORES.

Emporium, The.Post & Van Ness
Prager'sMarket & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co.46 Sutter
Rucker-Fuller Desk Co.739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co.1034 Geary

DOORS AND WINDOWS.

California Door Co.43 Main

DRAYMEN AND STORAGE.

Bocades, J. B., Dray Co.97 Sacramento
Cartwright Draying Co.Main and Mission
Dore & Co.140 Bush
Emmons, G. W.438 Market
Farnsworth & Ruggles.109 Davis
McNab & Smith.38 Beale
Overland Freight & Trans. Co. 35 2nd
Pierce-Rodolph Storage Co. 1460 Eddy
Rode, C. B. & Co.102 Pine
Strauss, K.130 Pine
Teale & Co.764 Clay
Western Trans. & Strge. Co. 205 Front
Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.

Field, A. B. & Co.255 California
Griffin & Skelley Co.16 California
Guggenheim & Co.Sacto & Davis
Otzen Packing Co.423 Drumm
Phoenix Packing Co.16 California
Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.1108 Van Ness
Beer Drug Co.722 Market
Boercke & Runyon.140 Powell
Boerckel, J. G. B.2601 California
Clinton, Dr. C. A.29th & Mission

Calagaris, J.Kearny & Pacific
Coffin-Redington Co.26 Second
Paula, C. O.303 Montgomery Ave
Ferry Drug Co.20 Market
Green, Frank T.500 Devilsadero
Lainer, R. D. Drug Co. 1260 McAllister
Langey, F. P. & Co.34 First
Leipnitz Co. G.Sutter & Laguna
Langfeldt's Pharmacy.1804 Fillmore
Owl Drug Co.611 Mission
Prior's Pharmacy234 San Jose Ave
Rockstroh, F. E.1044 Valencia
Rossi Drug Co.1900 Union
Schmidt, Val.Polk & Jackson
Waklee & Co.63 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.49 Sansome
Bernstein, S. L.154 Sutter
City of Paris. Van Ness & Washington
Clayburgh Bros.Sansome & Bush
Crowley, J. B.Aronson Bldg.
Dundas, Wm. D.109 Walnut
Frohmam & Priestler2635 Mission
Graf, J. L. & Co.23 Sansome
Hale Bros. Inc.Sixth near Market
Jacobs, F. P. & Bro.114 Sansome
Kohlberg, M. S. & Co.126 Pine
Levy, Max.154 Sutter
Lippman Bros.23rd & Mission
Livingston Bros.Geary & Fillmore
Marcuse, M. & Co.37-39 Battery
Moore-Watson Dry Goods Co.Bush and Sansome

Murphy, Grant & Co. Sansome & Bush
Nathan, A.1662 Stockton
Newman & Levinson. V. Ness & Sutter
O'Connor, Moffatt & Co. V. Ness & Pine
Samuels, D. Face House Co.O'Farrell & Stockton

Schmidt, Ben. J.35 Sansome
Schoenholz & Flshach. 2013 Fillmore
Semerla, Henry & Co. Bush & Sansome
Strauss, Levi & Co. Pine & Battery
Thursbacher, B. E.16th & Folsom
Weill, Raphael & Co. V. Ness & Pine
Weinstock, Lubin & Co. Post & Filmm

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing &
Cleaning Works27 Tenth
Hickman, Henry2322 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co. McAllister & Polk
San Francisco Business College.783 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Pollis Electric Corp.46 2nd
Electric Appliance Co.728 Mission
Electric Railway & Manfr's Supply
Co.84-86, 2d St
General Electric Co. Union Trust Bldg
Hetty Bros.326 Ellis
Holabird-Reynolds Electric Co.527 Mission
Sterling Electric Co.133 New Montgomery
Summerhayes, W. R.76 Colson
Ind. Electric Const. Co.381 Fulton
Westinghouse Electric Co. 2nd and Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.1349-51 Mission
Golden West Plating Works.366 First
Rudger-Merle Co.Bay and Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMERODERIES AND LACES.

Levy, Jules & Bro.14 Sansome

ENGINEERS, CIVIL.

Luey, W. A.732 Monadnock Bldg.
Morsor, E. J.847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick.244 Kearny
Luther Wagoner.Pacific Bldg.
Stut, J. C. H.417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B.Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co.2624 Sutter
Lueders, Geo. & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co.16 First
Castle Bros.149 California
De Bremery, J. & Co.519 Mission
Jennings, R. P., Cal. Bldg. Union Sq.
North American Mercantile Co.318 Front
Maldonado & Co.Hansford Block
Vignier, A. & Co.613 Battery
Wieland Bros. Inc.308 Davis

FIREWORKS.

California Fire Works Co.219 Front

FLORESTS.

Jacquemet, Jos. & Co.22d & Douglass
Sievers Floral Co.70 Geary

FLOUR MILLS.

Sperry Flour Co.128 Spear
Stockton Milling Co.112 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay. nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting.California Market

FURNITURE.

Batsman, Wm.1318 Bryant
Breuner, John Co.1461 Van Ness
Cordeas Furniture Co.1637 Bush
Eastern Outfitting Co.1970 Mission
Fredericks, J. Co.816 Ellis
Friedman, M. & Co. O'Farrell & Polk
Gullixson Bros.2086 Market
Indianapolis Furniture Co. 883 Mission
Kreiss, L. & Sons. Van Ness and Sutter
Lavenson-Shiely Co. Webster & Haight
Moore, Harry J. Furn. Co. 735 Eddy
Plum, Chas. M. & Co. 1632 California
Redlick-Newman Co.2200 Mission
Stonne, W. & J. Co. Sutter & Van Ness
Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co. Harrison & 16th
Wisconsin Furniture Co.1637 Bush

FURS.

Gasener, Louis.1624 Bush
Liesbe, H. & Co.1440 Van Ness Ave
Wallace, Robert.126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.616 Market
Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hoppelster.745 Mission
California Gas Fixture Co.357 Ellis
Day, Thos. Co.726 Mission

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.211-213 Main

GAS ENGINES AND SOALES.

Fairbanks-Morse Co.168 1st

GAS GENERATORS.

Reichert, Theo.1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co.919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.845 Haight

GLASS MANUFACTURERS.

Illinois Pacific Glass Co. 15th & Folsom
Pacific Coast Glass Wks. 7th & Irwin

GLOVES.

Moss, Geo. A.1620 Van Ness

GLUE MANUFACTURERS.

Burd, Wm. & Son.308 Postal Telegraph Bldg.
California Glue Works.Merch. Ex.

GRAIN AND BEAN DEALERS.

Barnard & Bunker.149 California

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.O'Farrell and Van Ness

GROCERS.

City of Hamburg Co., Inc.118 Oregon
Clausen, C.771 Capp
Cluff, Wm. Co.Spear & Mission
Dannemark Bros.Haight & Scott
De Bernardi, D. & Co.707 Battery
Poster, S. & Co.59 Main
Getz, M. & Co.136-141 Main
Goldberg, Bowen & Co. 1242 Van Ness
Levaggi, Granucci & Co., Inc. 412 Front
Haas Bros.Sacramento & Davis
Hubrich, Carl A.301 Devilsadero
Hooper & Jennings.462 Bryant
Johnson Bros. Fillmore & Sacramento
Lennon, John A.918 Eddy
McCullough Co., M. A.154-156 Sixth
Mayer, A. & Co.136 Steuart
Newbauer, J. H. & Co. Davis & Pacific
Peters Bros.901 Cole
Rathjen Bros.39 Stockton
Rocheald Wholesale Co. 228 Commercial
Rothschild, John & Co.11 Spear
Snook, James A. & Co.247 Davis
Sizak, Jos. A. Co.1931 Fillmore
Sussman, Vornner & Co. 140 Spear
Tillman & Bendell.Pine & Davis
West, Elliott & Gordon. 500-504 Hayes
Wellman, Peck & Co.311-337 East

GUNS AND AMMUNITION

Rekeart, Phil B. Co.717 Market
Golcher Bros.613 Market
Shreve & Barber Co.1023 Market

HAMMAM BATHS.

Burns, Edw. F.816 Eddy

HARDWARE.

Arnold Hardware Co.848 Webster
Baker & Hamilton.465 Brannan
Brittain & Co.940 Market
Brown, Chas. & Son.950 Van Ness
Brown, The Ralph Co.224 Fifth
Dean, S. J.1195 Market
Dunham, Carlgan & Hayden. 8th & Ke
Froelich, Christian. Pacific Union Club
Holbrook, Merrill & Stetson. 6 & Twins
He, J. G. & Co.827 Mission
Jones, Ed.1182 Market

Marshall-Newell Supply Co. 146 St't
Montague, W. W. & Co.Turk & Polk
Pacific Hdw. & Steel Co. 7th & Townsend
Palace Hardware Co.581 Market
Phoenix Tool and Valve Co. 245 Market
Rosekrans, H. & Co.611 Sixth
Smith, P. A., Co.638 Fourth
Williams Hdw. & Stove Co. 1625 Mkt
Wright Hdw. Co.77 Third

HAT MANUFACTURERS.

California Hat Co.280 Minna
Triest & Co.724-732 Mission

HATTERS.

Carroll, Paul T.706 Market
Collins, Chas J.923 Market
Colman Co.780 Market
Dillon, Tom.712 Market
Fannin & Elmendorf.149 New Montg.
Fisher & Co.726 Market
Herrmann & Co.249 Kearny
Kline, Louis & Co.24 Sansome
Lundstrom Hat Works.1178 Market
Mausdorfer, J. C. Sons.909 Fillmore

HAY AND GRAIN.

Anspacher Bros.1049 Mills Bldg.
Chase, W. W. & Co.1938 Market
Miller, W. A. & Co.268 Market
Scott & Magner.463 Berry
Somers & Co.Sixth & Irwin
Vermell, J. L.3142 Mission

HORSE SHOEING.

Morrilay, Nicholas.460 Eighth

HOSPITALS.

German General Renewel Society
(German Hospital)14th and Noa

HOTELS.

Hotel St. Francis.Geary & Powell
Johnson, M.Hotel Robins
Palace Hotel Co.Fairmont Hotel
Phillips, H. B.Union Trust Bldg
Shanahan, J. W.St. George Hotel
Turpin, F. L.Cor Fourth & Howard

HOUSEHOLD UTENSILS.

Wiester & Co.2989 Folsom

ICE DEALERS.

Consumers Ice Co.436 Eighth
Merchants Ice & Cold Storage Co.Lombard & Sansome
National Ice & Cold Storage Co. The
Union Merchants Ice Delivery Co.354 Pine

ICE CREAM DEALERS.

Parry, J. S.224 8th

IMPORTERS.

American Mercantile Co.614 Battery

INDIVIDUAL MEMBERS.

Allen, Jas. M.Bank of California
Behan, John E.70 Eddy
Benedict, C. S.Post & Grant Ave.
Briggs, Arthur H.R. F. D. 29, Los Gatos
Brenner, Gustave.2308 Buchanan
Briggs, H. F., Mgr. Viavi Co. 636 Pine
Burr, C. C.1466 Filbert
Carp, Chas., Bank Director. 108 Sutter
Davis, Andrew M., Merchant, Em-
porium.Post and Van Ness
Folger, J. A.Howard and Spear
Greensbaum, E., Secretary City Ware-
house Co.Jackson & Battery
Greenbaum, M.740 Mission
Hale, Marshal, Merchant. 6th & Market
Hale, P. C., Merchant.6th & Market
Hale, R. B., Merchant.6th & Market
Harvey, J. Downey.52 11th St.
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J. Coopersage.509 Monadnock Bldg.
Landsberger, Julius A.Fife Bldg.
Loveland, H. D.759 Monadnock Bldg.
Lynch, Jeremiah.Bohemian Club
Martin, A. H.Emporium
McKinney, John.820 Merchants' Exchange Bldg.
McNicol, A. J., Elev. Stockin & Beach
McKay, H. J., Sec. Y. M. C. A. 1220 Geary
Painter, Edgar, J. B. Painter Estate.Kohl Bldg.
Schlesinger, B. F.The Emporium
Sherman, L. S.Sutter and Kearny
Shepard, A. D.Crocker Bldg.
Stillman, Alfred, Secretary Executive
Committee Board of Fire Underwrit-
ers.Merchants' Exch. Bldg.
Talbott, W. H., Merchant. Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thomas, H. W.210, 268 Market
Thompson, Beach, The Stanislaus
Electric Power Co.909 Kohl Bldg.
Veeder, Howard P., The Stanislaus
Electric Power Co.909 Kohl Bldg.
Walker, David F.San Mateo, Cal.
Wright, F. V.644 Taylor, Alameda

INTERIOR DECORATORS.

Schaety & Vollmer.1930 Van Ness
United Studios.1146 Sutter

INSURANCE.

Ahpel, H. C. Co.Union Trust Bldg
Bender, Albert M.150 Pine
Berry & Bangs.Kohl Bldg.
Bertheau, Watson Co.215 Sansome
Boardman, Geo. C., General Agent.514 California
Brown, Edw. & Sons.310 Sansome
California Insurance Co.560 Sacto

Chriatensen & Goodwin .241 Sansome
Commercial Union Assurance Co., Ltd.
.....Sansome and Halleck
Connor, John.....43 S. Broderick
Davis, J. B. F. & Son.....Mgmt. & Sac'to
Dornin, John.....Kohl Bldg.
Wm. A. Drennan.....604 Merchants' Bldg.
Duncan & Heflich.....Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansom
Gutle & Frank.....214 Front
Herold, Rudolph Jr.....53 Post
Hilman, John R. & Son.....160 Sansome
Insurance Co. of N. A.....102 Battery
Kilgarif & Beaver.....Post & Grant Av.
Liverpool & London & Globe Ins. Co.
.....422 California
London & Lancashire Fire Insurance
Co.....571 Sacramento
London Assurance Corporation.....
.....Sansome and Pine
Macdonald & Miles.....Russ Bldg.
Manheim, Dibern & Co.....453-455 Mtzy
McNair & Wayman.....Sansome & Sac't
Miller, T. L.....Pine & Leidesdorff
New Zealand Insurance Co.....
.....343 Sansome
Pacific Mutual Life Insurance Co., The
.....Post and Grant Av.
Pacific Surety Co.....401 Sansome
Palache & Hewitt.....430 California
Potter, Edw. E.....578 Sacramento
Preferred Accident Ins. Co.....704 Mkt
Queen Insurance Co.....122 Sansome
Royal Insurance Co.....122 Sansome
Severthal, Louis.....316 California
Spurling, Frank.....Claus Spreckels Bldg.
Stovel, C. J.....136 Leidesdorff
Travelers' Ins. Co.....Monadnock Bldg.
Wanforek, M.....122 Sansome
Ward, C. H.....211 Sansome
West Coast Life Ins. Co.....348 Pine
Whitely, Henry M.....307 Merchants Ex.
Wilson, Horace.....407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.....
.....Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.....Fifteenth and Utah

IRON WORKS.

Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley.....215 Harrison
Risdon Iron Works.....298 State
Vulcan Iron Works.....604 Mission

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mission
Taylor & Spottswood Co. 19th, & Minn.
Woods & Huddart.....356 Market

IRON & STEEL SALES AGENTS.

Pike, C. W. Co.....310 Sansome

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....1465 Polk
Solomon, C. Jr.....314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.....114 Sansome

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....909 Van Ness Ave
Baldwin Jewelry Co. 1261 Van Ness Ave
California Jewelry Co.....704 Market
Carran & Green.....214 Kearny
Dinkelspiel, J. S.....150 Post
Dorrance-Battin Co.....Chronicle Bldg
Elsenberg, A. & Co.....Post and Kearny
Gindermann, W.....818 Market
Glendenzweig, Geo. & Co.....150 Post
Hall, A. L. & Son.....150 Post
Hammersmith & Co. Sutter & Grant Av.
Heringh, Leo.....898 Steiner
Isaacs, Abe.....Phelan Bldg.
Judis, Alphaone Co.....704 Market
Lehrberger, J. S. & Co.....704 Market
Mayer & Weisshenk.....717 Market
Nordman Bros.....150 Post
Radke & Co.....Bush & Van Ness Ave
Schussler, M. & Co.....704 Market
Shreve & Co.....Grant Ave. and Post
Sorensen, James A. & Co.....715 Market

JEWELRY SUPPLIES.

Muhs & Lochbaum Co. 1506 Sacramento

KNITTED GOODS.

Pfister, J. J. Knitting Co. 739 Market
Gantner & Mattern Co. 1600 Van Ness

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
.....Grant Ave. and Sutter
Merke Bros.....Eddy & Fillmore
Magnin, I. & Co. Van Ness & Austin Ave
Newhauser Bros.....37 Battery
Schwartz & Goodman.....1646 Fillmore
Paragon, The.....Grant Ave. and Geary

LADIES' TAILORS.

Flamm, G.....2202 California

LAMPS.

Boesch Lamp Co.....1185 Mission
Bauer Lamp & Reflector Co. 528 Gough

LAUNDRIES.

La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co. 1148 Harrison
National Laundry Co. 3844 Eighteenth
San Francisco Laundry.....1408 Turk
White Star Laundry.....385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.....
.....58 Fremont
Troy Laundry Mach. Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Goslinisky & Co.....747 Sansome
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co.....431 Battery
Wagner Leather Co.....Sierra Bldg.
Harpham & Jansen.....524 Washington
Kaufman, Davidson & Semel 187 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....95 Market
Holmes Lime Co.....704 Market

LITHOGRAPHERS.

Britton & Rev.....215 Bay
California Lithographing Co.....
.....Niantic Bldg.
Galloway Lithograph Co. 513 Howard
Schmidt Lithograph Co.....
.....Second and Bryant
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Christensen, E. C. & Son. 1210 Valencia
Clemens, C. J.....816 Fulton
Kelly, Thomas & Sons. Pine & Franklin
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Casper Lumber Co.....810 Kohl Bldg
Collins, Geo. H.....502 California
Dodge, E. J. & Co.....16 California
Dolbeer & Carson Co. Merchants Ex.
Ford, Chas. D. Co.....Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St
Greenwald, Otto H.....
.....901 Alaska Commercial Bldg.
Hammond Lumber Co. Mehta. Ex. Bldg.
Hihn, F. A. Co.....Santa Cruz
Hobbs-Wall & Co.....Fife Bldg.
Hooper, C. A. & Co.....Balboa Bldg.
Hooper, F. P. & J. A.....110 Market
Howard, E. A. & Co.....20 Howard
Huma, G. W. Co.....268 Market
Independent Lumber Co.....
.....Mutual Savings Bank Bldg.
Kruse, J. S.....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....16 California
Pope & Talbot.....Foot of Third St
Seymour & Elliot.....142 Townsend
Simpson Lumber Co.....112 Market
Slade, S. E. Lumber Co.....112 Market
Soule, John F.....112 Market
Standish Hickey Lumber Co.....
.....Crocker Bldg.
Tacoma Mill Co.....310 Sansome
Templeman, Henry.....42 Market
Truckee Lumber Co. 1216 Flood Bldg
Union Lumber Co.....Crocker Bldg.
Van Arsdale-Harria Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg
White, L. E. Co.....Balboa Bldg.

MACARONI MANUFACTURERS.

Spilvato, C. R. & Co.....956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

Alexander-Yost Co.....514 Market
American Tool Works.....109 Mission
California Hydraulic Engineering Co.....
.....623 Market
California Tool Works.....143 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Davis, Norria K. Machine Works.....
.....Seventh & Harrison
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. Co. Fremont & Natoma
Henshaw Bulkley Co.....19 Fremont
Hewitt Machinery Co.....59 Second
Marwedel, C. W.....255 Ninth
Moore & Gottfried Co. 19th & Harrison
Moore, Chas. C. & Co.....63 First
Pacific Tool & Supply Co.....402 Mission
Pennington, G. W. & Sons. 313 Folsom
Piercen, Rueding & Co. Monadnock B.
Sanitary Devices Manufacturing Co.....
.....34 Montgomery
Union Iron Works.....Potrero, S. F.
Young, A. L. Machinery Co. 238 Fremont

MANIFOLDING BOOKS.

L. A. Johnston, Salesman Pacific
Manifolding Book Co.....
.....125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter.....561 Mission
Rigney, Thos. F.....2264 Market

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.....2386 Green
Coates, A. H.....576 Mission
Eberhard, Geo. F. Co. The.....
.....360-362 Fremont
Freer, Burr W.....717 Market
French & Linforth. Wells Fargo Bldg.
Hughson & Merten.....418 Market
Luscombe & Isaacs.....32 Battery
McLeod Mercantile Co.....143 Bush
Maydwell, C. A.....268 Market
Morgan & Allen Co.....717 Market
Robinson Bros.....Thrd & Mission
Sears, H. J. Co.....402 Monadnock
Simonds, S. E. Co.....114 Sansome
Western Importing Co. 1934 Van Ness

MARBLE WORKS.

Musto, Jos. Sone-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co. 19th & Harrison
Hagemann, H. M.....1629 Pine
Hoey, John.....Rhode Island & Eighth
McRoakey, L. H.....927 Market

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore
Berger, Sam.....1449 Fillmore
Bluet & Jones.....Post and Kearny
Cluett, Peabody & Co. How'd & Hd. Cl.
Ellis, Milton & Co.....935 Van Ness
Dorey & Cunningham.....11 Market
Greenebaum, Well & Michels.....
.....Mission bet. 3d & 4th
Hansen & Erick.....
.....Montgomery and California
Neustadter Bros.....First & Mission
Rogerson, J. C.....1017 Valencia
Togger, The, Montgomery & California
Bernateln, Sam.....1138 Geary

MERCHANT TAILORS.

Growall, W. L. Co.....704 Market
Jacobi, J. M. & Co.....Sutter and Montg.
Lyons, Chas.....1472 Fillmore
Martin Bros.....Humboldt Bk. Bldg.
Reid, J. & Son.....943 Van Ness
Stell, Henry Co.....642 Market
Valentine, R.....189 O'Farrell

METAL WORKS.

Finn, John Metal Works.....324 Second
Pacific Metal Works.....163 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....436 Eighth
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....731 Market
Hinz & Landt.....976 Geary
Holm & Nathan.....85 Third
Muller & Raas Co.....833 Market
Spencer & Mitau.....1140 Van Ness Ave

MINERAL WATERS.

Ring Bros.....Nineteenth & Castro
Eggers, Chas. & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Witter Medical Springs Co. Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.
Bourn, W. B.....2560 Webster
Ralston, W. C.....368 Bush

MINING MACHINERY.

Woodbury, Geo. E.....238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co.....14 Sansome
Heineman, H. M.....1649 Bush
Samter, L. & Sons.....758 Mission

NEWS DEALERS.

Foster & Orear.....Ferry Bldg

NOTARIES PUBLIC.

Levy, Eugene W.....560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.....837 Mission

NUT DEALERS.

Sunset Nut Shelling Co.....427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.....674 Mission
Yawman & Erbe Mfg. Co.....712 Mission

OILS.

Porter, W. S.....2029 California
Standard Oil Co.....461 Market

OPTICIANS.

Bertling Optical Co.....186 Bush
California Optical Co.....181 Post
Chinn-Beretta Optical Co.....
.....1557 Van Ness
Hirsch & Kaiser.....218 Post
Kahn, Geo. H.....1232 Van Ness Ave
Kahn, Henry & Co.....644 Market

OVERALLS.

Armer, A. M. & Co.....760 Mission

OYSTER DEALERS.

Darbee & Immel.....1885 Fillmore
Morgan Oyster Co. The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.....
.....Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson.....85 Sacramento

PAINTS AND OILS.

Bass-Heuter Paint Co.....816 Mission
Cinch, C. G. & Co.....166 King
Emerick & Duncan.....663 Howard
Fuller, W. P. & Co.....301 Mission
Klatt-Hirsch & Co.....113 Front
Magner Bros.....419 Jackson
Nason, R. N. & Co.....Utah & Fifteenth
Whittier-Coburn Co.....Howard & Beale

PAINTERS AND PAPER HANGERS.

Brace, N.....469 Valencia
Fraser, John P.....841 O'Farrell
St. Denis, J. Co.....1457 Ellis

PAPER, PAPER BAGS AND PAPER BOXES.

Bonstell & Co.....118 1st
Cal. Paper & Board Mills. 310 California
Cal. Paper Box Co.....3175 Sixteenth
Crown-Columbia Pulp & Paper Co.....
.....701 Alaska Commercial Bldg.
Fleishacker, A. & Co.....134 Fremont

Pacific Coast Paper Co.....315 Mission
Swick, C. E., Agt. Graham Paper Co.,
St. Louis, Mo.....268 Market
Willmar, H. R.....Chronicle Bldg.
Zellerbach Paper Co. Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 37th St., Oakland

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Pawnee Indian Medicine Co. 2476 How'd
Viavi Co.....636 Pine
Nat. Pharmacy Co. 957 Bdwy, Oakland

PHOTOGRAPHERS.

Buashnell Photo Co. Turk & V. Ness
Waters, R. J. & Co.....717 Market
Weidner, Chas.....787 Market

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....Chronicle Bldg.
Marsh-Glavin Co.....710 Market

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D.....3303 Clay
Bryant, Edgar R., M. D.....350 Post
D'Evelyn, Fredrick W., M. D.....
.....Central Building, Polk & Sutter
Gibbons, Henry Jr., M. D.....350 Post
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D., 2419 Cal.
Palmer, Geo. H., M. D., 2448 Jackson
Pischel, Kaspar, M. D., 1817 California
McNutt, W. F., M. D., 1800 O'Farrell
Regensburger, Martin, M. D., 3376 Clay
Sherman, Harry M., M. D., 2125 Jackson
Veckl, Victor G., M. D., 381 Bush
Ward, Jas. W., M. D., 391 Sutter

PIANO AND ORGAN DEALERS.

Allen, Willey B. Co., 1224 Van Ness
Bowers & Son.....529 McAllister
Curtaz, Benj. & Son., 1615 Van Ness
Deltimeter Piano Co.....835 Valencia
Ellers Music Co.....1180 Van Ness Ave
Kohler & Chase.....Sutter & Franklin
Mauzy, Byron.....250 Stockton
Pierce, Walter S., Co.....689 14th St
Sherman-Clay Co.....Kearny & Sutter

PLUMBERS.

Jckelhelmer Bros.....1115 Sutter
Murray Bros.....619 Sacramento
Snook, Wm. & Son.....602 Clay
Wilson, W. F. Co.....1177-1179 Turk
Wittmann, Lyman & Co.....315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Crane Co.....First and Howard
Dalziel-Moller Co.....543 Mission
Tay, George H. Co.....Mission & 1nd

PORK PACKERS AND PROVISION DEALERS.

Armour & Co.....Battery & Union
Henneman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co.....
.....407 Front
Western Meat Co.....6th & Townsend
Wilfert Bros.....5 Taylor

POST CARDS.

Pacific Novelty Co.....579 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....313 Scott
O'Brien, Spotorno & Mitchell.....
.....California Market

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co.
.....Chronicle Bldg.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....
.....Mission and First

PRINTERS.

Barry, J. H. Co.....1126 Mission
Brun, Walter N. Co.....391 Jenele
City Commercial Co.....509 Howard
City Printing Co.....747 Market
Dempster Bros.....447 Minna
Freysang Printing Co.....1322 Howard
Gilmartin Co. The.....45 Ecker
Monahan, John & Co.....311 Battery
Murdock Press.....68 Fremont
Myself-Rollins Bank Note Co. 22 Clay
Pernau Publishing Co.....423 Hayes
Phillips & Van Orden Co. 511 Howard
Torres, Jos. M.....Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell & Co.....
.....645-663 Battery

PROPERTY OWNERS.

Crocker Estate Co.....Crocker Bldg.
Flood, James L.....James Flood Bldg.
Harshall, Abe.....326 Crocker Bldg.
Hewes, D.....Orange, Cal
Holmes Investment Co. The.....
.....Foxcroft Bldg.
Marye, Geo. T. Jr.....346 Haight
Newbauer, H. W.....1914 Sacramento
Parrott, John.....502 California
Payson, A. H.....Santa Fe Office
Quinn, John E.....1221 Polk
Runyon, E. W.....692 Monadnock Bldg.
Schussler, H.....375 Sutter
Shiels Estate Co.....1380 Sutter

PUBLIC WEIGHTS.

McKenna, Jas F.....Third-St. Wharf
Ordway, W. C.....Sixth and Yuma

PUBLISHERS.

Commercial News Pub. Co.....
.....673 Commercial

Mitchell, Edw. H. 3363 Army
Mitchell, J. H. 717 Market
Recorder Printing & Publishing Co.
..... 130 McAllister

PUMPING MACHINERY.

Byron Jackson Machine Works.
..... Fremont & Mission
Dow, Geo. E. Pumping Engine Co.
..... First & Howard
Platt Iron Works Co. 206 Sheldon Bldg.
Price, G. W. Pump Co. 233 Stevenson
Worthington, Henry R. 145 First St.

RAILWAY EQUIPMENT.

Livermore, Norman B. Co.
..... Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works. 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.
..... 251 Montgomery
American Real Estate Co. 23 Monty
Armstrong-Quatman Co.
..... 227 Montgomery
Aronson Realty Co. 160 Sutter
Babin, Landry C. Co. 423 Kearny
Baldwin & Howell. 318 Kearny
Bancroft, Paul. 26 Montgomery
Bew, Geo. E. & Co. 129 Sutter
Boardman Bros. & Co. 608 California
Bonifield, Jeffries & Ryan. 49 Post
Bovee, Toy & Co. 111 Montgomery
Browne, It. S. & Co. 129 Sutter
Burnham & Marsh Co. 36 Kearny
Bush, David & Son. 217 Rusa Bldg.
Clark, Curran. Rusa Bldg.
Coffey, H. E. 1244 Masonic Ave
Cowden, J. B. 339 Montgomery
Crim, W. H. & Co. Monadnock Bldg
Dibert & White. 307 Realty Bldg.
Easton, Wendell. 209 Monadnock Bldg
Ehrenpfort, Wm. 801 Fillmore
Fisher, Chas. W.
..... 304 & 305 Realty Bldg., 660 Market
Gleelman, Wm. Russ Bldg.
Grady, John H. 151 Sutter
Harrigan, Waldenmuller & Rosenstirn,
Inc. 345 Montgomery
Healy & Gillespie. 244 Church
Hendrickson, Wm. & Co. Shreve Bldg.
Hensley-Green Co. 38 Van Ness Ave
Heyman, Oscar & Bro. 113 Monty
Hoag & Landale. 243 Bush
Hooker & Lent. First & Market
Inverness Land & W. Co. 125 Sutter
Joost Sons & Co. 16th & Guerrero
Kane & Co. 217 Montgomery
Kahn & Feder. 329 Kearny
Kell Estate Co. 1209 Flood Bldg
Langrebe, McNevin & Jones.
..... 525 California
Levy, E. & A. Co. 24 Kearny
Lichtenstein Bro. Co. 268 Market
Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market
Mackenzie & Underhill. 106 Merch. Ex
Madison & Burke. 30 Montgomery
Magee, Thos. & Sons. 5 Montgomery
Marston, Frank W. Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.
McGaw, John & Co. 232 Montgomery
McMahon, Mabry. 412 Market
McMahon, O. L. & Co. 1256 Sutter
Middleton, John. 759 Market
Moore, S. I. 815 Shreve Bldg.
Munger & S. German. 155 Sutter
Oliver, F. B. & Co. 84 Montgomery
Partridge, John. 333 Monadnock
Polito, John L. 2104 Market
Pon, Albert J. 1012 Fillmore
Rich, A. J. & Co. 121 Sutter
Rucker, Jos. H. & Co. 49 Post
Russell, Chas. B. 222 Kohl Bldg
Sachs, Sanford. 2027 Sutter
S. F. & Suburban Home Bldg. Society
..... 201 Euclid Ave
Schroth Co. The. 251 Kearny
Schmitz, L. A. 3321 Twenty-first
Shelwald, Buckbee & Co. 27 Monty
Skelton, E. W. 239 Montgomery
Strassburger, I. & Co. 484 California
Strong, Belden & Farr. 45 Post
Truman & Rogers. 147 Sutter
Truman Investment Co.
..... Humboldt Bank Bldg.
Umbson, G. H. & Co. 20 Montgomery
Von Rhein Real Estate Co. 51 Geary
Wayman, Guy T. Mills Bldg.
Weck, F. A. Realty Co. Berkeley
Wellsabin Bros. 141 Sutter
Whittell, George Jr.
..... Whittell Bldg., 166 Geary
Williams & Surryhne. 114 Sutter
Wolf & Hollman. 327 Kearny

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
..... Merchants' Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 1018 Van Ness Ave
Kilborn & Hayden. 34 Market
Krone, F. W. 911 O'Farrell
Larsen, C. G. 50 Eddy
Louis Fashion Restaurant. 23 Sansome
Louvre, The. Fillmore & Eddy
Petersen, Jacob. 7 Market
Pouchan, G. & Co. 497 Golden Gate
Ravn & Karstensen. 131 Market
Swain Company. 1241 Van Ness
Tait'a. Eddy & Van Ness Ave
Teehan, R. J.
..... Thompson-Janus Cafe. 18 Powell
Westerfeld, P. & Co. 1530 Haight

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. 1039 Merch. Ex.
Pacific Redding & Roofing Co.
..... 379 Monadnock

RUBBER GOODS.

Bowers Rubber Works. 52 Sacramento
Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 50 Fremont
Winslow, C. R. & Co. 668 Howard

RUBBER STAMPS, SIGNS & STENCILS.
Moise, Klunkner Co. 1212 Market
Patrick & Co. 126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
..... Russ Bldg
La Zuchalpa Rubber Plantation Co.
..... Russ Bldg

RUG MANUFACTURERS.

California Rug Co. 3147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.
..... Second & Jessie
Hormann Safe Co., The. 126 Folsom
Parcells Safe Co. 577 Market

SAW WORKS.

California Saw Works. 721 Brannan

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. 575 Market
Weber, C. F. & Co. 1151 Polk

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market
Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND GRAIN.

Bowen, E. J. Est of. 519 California

SEEDS AND PRODUCE.

Volkman, Chas M & Co. S'some & B'way

SEED GROWERS.

Metson, W. H. & Co.
..... 501 Balboa Bldg., 2nd & Market
Morse, C. C. & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons. 17 Spear
Steiger Terra Cotta & Pottery Works
..... 739 Mills Bldg.

SEWING MACHINES.

Jackson, W. E. 404 Sutter
Singer Mfg. Co. 17 Jones
White Sewing Machine Co. 1478 Market

SHEET IRON AND PIPES.

Smith, Francis & Co. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave
Delano Bros. 70 Spear

SHIP BUILDERS.

Turner, Matthew. 14 Steuart
Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Bartow Ship Chandlery Co.
..... 138 Steuart
Havisdie, Withers & Davis. 34 Steuart
Josselyn, G. M. & Co. 25-33 Main
Sellers & Madison Co. 96 Market
Weeks-Howe-Emerson Co. 51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.
..... 410 Alaska Commercial Bldg.
American Trading Co. 244 California
Balfour, Guthrie Co. 320 Sansome
Barneson, Hibberd Co. 149 California
Bates & Chesebrough. Mer. Ex. Bldg.
Bowling & Co. 310 California
Gala Bros. 408 Davis
Grace, W. R. & Co. 612 California
Herrmann, Geo. Co. 310 Sacramento
Hind, Rolph & Co. 310 California
Johnson-Locke Mercantile Co.
..... 210 California
Lund, Henry & Co. 201 Marine Bldg.
Mital & Co. Merchants' Exchange
Meyer, Wilson & Co.
..... Alaska Commercial Bldg.
Moore, Ferguson & Co. 690 Commercial
Newhall, H. M. & Co. 114 Battery
Otis, McAllister & Co. 310 California
Parrott & Co. 204 California
Plummer, Geo. E. & Co. 54 Steuart
Port Costa Milling Co. 210 Battery
Spreckels, J. D. & Bros. Co. 58 Clay
Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery
Ulman, Seiligsch & Brown.
..... 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, R. & Brother. 14 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 Sixteenth
Carlaon-Currier Co. 114 Sansome

SILVERWARE.

Graves, W. E. 717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co. 687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

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Luhn, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

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Rieger, Paul & Co. 116 First

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne. 1400 Fourth
Crocker, H. S. Co. 517 Market
Dixon, Flah & Co. 206 California
Sadler, F. B., Mgr. Dennison Mfg.
Co. Delbert Block
Schwabacher-Frey Stationery Co.
..... 42-44 Sutter
Standard Office Sup. Co. 427 Montg'm'ry
Upham, Isaac Co. 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works. 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.
..... Jackson-St. Wharf
Capelle, Robert. 250 Powell
Cook, Thos. & Son. 32 Powell
Etore Patrizi & Co. 23 Mont. Ave.
Fugazi, Cav. Uff, J. F. 628 Montgomery
Hamburg American Line. 150 Powell
Pacific Coast Steamship Co. 112 Market
Pacific Mail Steamship Co. Flood Bldg.
Toyo Kisen Kaisha. Flood Bldg.
Monticello Steamship Co. Ferry Bldg.
Northern Commercial Co. 320 Sansome
Shipowners' and Merchants' Tugboat
Co. 210 California
Wells Fargo & Co Express.
..... Second and Mission
Zappettini & Perasso. 1 Mont. Av.

STEVEDORES.

Eschen & Minor. 112 Market

STORE AND OFFICE FIXTURES.

Pink & Schindler Co. 218 Thirteenth
Simmen, John. 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co. 27 Minna
Steiger & Kerr. Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works. 20th and Indiana

SUBETY COMPANIES.

American Bonding Co.
..... 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co. 333 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co. 632-634 Commercial

SYRUPS.

Long Syrup Refining Co.
..... 16th and Harrison
Pacific Coast Syrup Co. 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. 3rd & Mission
Baumgarten, J. & Co. 973 Market
Ford, C. W. R. & Co. 164 Sutter
Reiss Bros. Co. 114 Kearny

TANNERS.

Eagle Tannery. 26th & San Bruno Ave
Legallet-Hellwig Tanning Co.
..... Sixth Ave. South, South S. F.
Norton Tanning Co. 316 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co. 136 Mission
Caswell, Geo. W. & Co. 530 Folsom
Folger, J. A. & Co. Howard & Spear
Grandjean, Henry. 359 2nd, Oakland
Hills Bros. 175 Fremont
Jones-Paddock Co. 22 Fremont
Schilling, A. & Co. 2d & Folsom
Thierbach, Chas. F. Co. 443-447 Battery
Thomas, W. H. 3730 Sacramento
Tyler, S. H. & Son. 3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank. Pine and Montgomery
Pacific States Tel. & Tel. Co.
..... 445 Bush

TENTS AND AWNINGS.

Amea-Harris-Neville Co. 607-609 Front

THEATERS.

Belasco & Meyer. Sutter & Steiner
Orpheum Circuit Co. Ellis & Fillmore

TREEMIT SUPPLIES.

Goldschmidt Thermit Co. 432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co. 320 Market

TIN PLATE MANUFACTURERS.

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TITLE INSURANCE.

Cal. Title Insurance & Trust Co.
..... Kohl Bldg

TOWEL COMPANIES.

S. F. Towel Co. 618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. 1600 Polk
Sadler & Co. 732 Mission

TRANSFER COMPANIES.

Bekins Van & Storage Co.
..... 13th and Mission
Union Transfer Co. Grant Av. nr. Geary

TRUNKS.

Hirschfelder & Meuney. 519 Market
Naim, C. A. & Co. 266 Bush
Oppenheimer, James. 842 Market
Pacific Trunk & Bag Co.
..... Front & Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co. 520 Market
Ravall, R. E. & Co. 432 Market

UNDERTAKERS.

Gray, N. & Co. 2198 Geary

UNDETAKEES' SUPPLIES.

Cal. Caaket Co. 959 Mission

UNDERWEAR.

Deimel Linen Mesh System Co.
..... 1107 Van Ness Ave

UNIFORMS AND REGALIA.

Pasquale, B. & Co. 115 Post

VARNISH MANUFACTURERS.

Berry Bros., Ltd. 568 Howard

WAGONS AND CARRIAGES.

Kiel & Evans Co. Front and Pine

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. 534 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son. 1527 Pine
Uhl Bros. 717 Market

WAREHOUSES.

De Pue, E. J. Merchants' Ex. Bldg.
Granger's Business Ass'n. Mer. Ex.
Haslett Warehouse Co. 310 California
Lombard Warehouse Co. 310 California
Morse, I. H. Lombard & Battery
South End Warehouse Co. 2d & T'send

WINES AND LIQUORS.

Ahrens, Bullwinkel Co. 1st & Harrison
Arnold, B. & Co. Townsend & Stanford
Braunschweiger & Co. 1323 Mission
California Wine Ass'n. 3d & T'send
Chapman & Wilberforce. 705 Sansome
Chevalier, F. Co. 246-266 Mission
Crown Distilleries. 29 Minna
French-American Wine Co.
..... 1821 Harrison

Gundlach Bundschu Wine Co.

..... 22 California

Grauerholz, H. J. 2450 Mission

Herracher, Jos. Co. Front & Merchant

Hotaling, A. P. & Co. 429 Jackson

Italian-Swiss Agricultural Colony
..... Cor Battery & Greenwich

Jesse Moore Hunt Co. 199 Second

Jones, Mundy & Co.

..... 708 Postal Teleg. Bldg.

Kuhls-Schwarke & Co. 7 Spear

Lachman & Jacobl. 706 Sansome

Laventhal Bros. 553 Mission

Livingston, M. A. 1842 Golden Gate Av.

Levy, Simon Co. 346 Wash.

Livingston & Co. 3443 Seventeenth

Lybuen, John. Drumm & Merchant

Lyons, E. G. & Raas Co. 430 Bryant

Martinoni, E. 714 Montgomery

McLeod & Hatje. 3499 17th St.

Meinecke, Chas. & Co. 314 Sacramento

Naber, Alfa & Brune. 826 Mission

Napa & Sonoma Wine Co. 112 Tenth

Praefle, E. E. & Co. 2049 15th

Rathjen Co. 3249 Fillmore

Repsold, A. & Co. 22 Davis

Rosenblatt Co. The. Second & Folsom

Rhyner, Chas. Folsom &

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange Bld'g, San Francisco.
FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Necessity for Rapid Transit for San Francisco

It is time the people of San Francisco began to consider the advisability of establishing, in some way, a swift, inexpensive transportation service to San Mateo County. And when the problem has been given thorough consideration, it will probably appear that the elevated railway presents the only adequate solution.

An "L" road can make better time than any surface line, because it has no grade crossings and there are never any trucks on the track. What is wanted is an express service, furnished by trains that need make no stops near the center of the City, but which will bring the commuter, in point of time, as close as though he lived almost "down town."

A committee of the Merchants' Association has this matter in hand at present. It recognizes the problem of adequate suburban transportation as one of vital interest to the City, one upon whose proper solution the future growth of San Francisco depends, and it hopes soon to be able to suggest feasible means of accomplishment.

Among Loan Sharks

An Oakland student filed a voluntary petition in bankruptcy in the United States District Court last month. He had liabilities of \$934, and nothing to meet them with. He had met the money-lenders first.

He borrowed \$20 from one, and it grew into a one-hundred-and-twenty-five-dollar debt. He borrowed \$40 from another and it soon became, on the lender's books, \$136. Then he gave his note to a third for \$50 and the obligation speedily became \$200. In a short time he would have been in the condition of Julius Caesar when he told his friend he needed just six million sesterces to be worth nothing at all.

It is remarkable with what recklessness people will start down this old toboggan slide. It is the curse of all the larger mercantile institutions, most of which use their best endeavors to keep their employees out of this demoralizing sort of trouble, but have not thus far evolved any efficacious general plan of action. It is most desirable that some such plan be evolved, and therefore any suggestions to that end will be sincerely appreciated.

How War Operates

President David Starr Jordan of Leland Stanford, Jr., University continues to preach the greatest and most important generalization in regard to war that has thus far been

proclaimed. He was heard on the subject in this City last month—not for the first time and we certainly hope not for the last. For unnumbered centuries humanity has pursued its own degradation on the field of glory, and has there invited its own ruin through the sure operation of biological law. What it might have been had there never been a pestilence is as nothing to what it might have been had there never been a war. The destruction, in barracks, camps and battlefields, of the nation's best blood, without issue, leaving what the recruiting-sergeant rejects to propagate the generations to come, is enough to account for at least three-quarters of the meanness of human nature. The Mohonk peace conference would do well to take its texts from Doctor Jordan's great work, "The Blood of the Nation." It is a contribution to intelligence in which California should take intense pride.

Home Industry Week

A communication has been received by the Merchants' Association from the San Francisco Labor Council, enclosing resolutions endorsing the holding of a Home Industry Carnival Week, and pledging its hearty co-operation and moral support to the Merchants' Association or any other organization that might take the initiative in the matter. The Association has advised the Labor Council that the committee having the Portola Festival in charge contemplated a Home Industry week as one of the features of the festival, and suggested co-operation with that committee.

The Chief of Police has declared his need of more men. He should have them. San Francisco had not enough policemen before the fire, and today, owing to the scattered condition of the rebuilt City, it has more need of a large force than it had before. According to the best information the Review has been able to obtain, Chief Cook is fit to be trusted with it.

Judiciary Nominations in Other States.

Although the legislature of California, by five votes in the Assembly, rejected the Denman measure for the non-partisan and independent nomination of judges, the plan has been adopted in North Dakota and in Idaho. In this State it passed the Senate. The preliminary agitation in its favor was very short, in point of time, and the bills may be said to have done extremely well, for a radical reform measure, under the circumstances. Another attempt will be made at the next session of the legislature, and by that time the public demand for boss-free judiciary nominations should manifest itself in unmistakable terms.

Marine Hospital Should Stay on the Present Site

The Board of Directors of the Merchants' Association is opposed to any change in the site of the U. S. Marine Hospital, believing it will best serve its purpose if it is built within the boundaries of the Presidio.

Following a request from Senator Perkins to know how the Association stood on the matter, the Committee on Public Affairs, Hartland Law, chairman, investigated the proposed removal to Benicia, and reported against it, and on recommendation of this committee the directors have reaffirmed the position they took in their resolution of March 19th, endorsing the construction on the site of the present hospital.

A PROGRESSIVE MUNICIPALITY.

What the City of Cleveland Is Doing to Solve Some Troublesome Social Problems.

The city of Cleveland has been described as the best governed in America. In some departments it is the best governed in the world. It has taken its workhouse out into the country, and put it on a fifteen-hundred-acre farm. It turns loose three hundred convicts with not even a wire fence to keep them from escaping, and they work in the fields all summer. During the long summer only four men disappeared. And the only people who cared were the other prisoners. They said: "Shame on those men who have broken their parole!" Cleveland has taken the bad boys off the streets and put them on a large farm in the country. There they have organized. They have made one boy mayor, others are policemen, and so they run it themselves, with a few older men to look after them. They work in school and on the farm, instead of following the cycle through the police court, through the reformatory, back to the police, and then to the penitentiary. When the boys leave this farm school, they are as proud of it as the boy who graduates from college. The city thus gives the boy a chance.

There is an upward movement in all our cities. We are endeavoring to work out democracy.—From an address by the Hon. Frederick C. Howe at the National Suffrage Convention, Baltimore, Feb. 9, 1906.

The Fire Commissioners have directed a communication to the members of the Fire Department calling their attention to the Charter provision governing the political action of all persons connected with the service. The Commissioners announce that they will insist upon absolute compliance with Section 32, Article XVI of the Charter, by every officer, member and employee of the Fire Department and in dealing with any one charged with a violation thereof will enforce the law in letter and spirit without fear or favor. The Charter forbids the members of the department taking active part in politics, other than exercising the prerogative of every American citizen to vote, and fixes the penalty for any violation of the law at dismissal from the service.—Municipal Record.

Dr. C. R. Bricca, medical inspector of schools, has filed a report on nineteen schools, enrolling 10,300 pupils, visited by himself and assistants during March. One hundred and eight children were temporarily excluded from school because of illness and seventy of them returned cured before the end of the month. It also was found that 492 pupils, twenty-five of whom of whom were poorly nourished, required treatment for minor ailments. The vaccination law is being strictly enforced and 511 children who it was found had not been vaccinated were directed to obey the law, with the result that all but 174 of them were successfully vaccinated.—Municipal Record.

Toward the necessary incidental expenses of the Joint Committee the Commercial Organizations on State Armory, appointed to secure the passage of the bill to devote the balance in the State-building fund to the construction of an armory in San Francisco, the Merchants' Association contributed \$50. To the activity of this committee is largely due the enactment of the bill.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✱

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

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VOL. 13

SAN FRANCISCO, CAL., JUNE, 1909.

No. 154

MERCHANTS' ASSOCIATION LAUNCHES ITS CAMPAIGN FOR STREET RAILWAY EXTENSIONS

Speakers at the Semi-Annual Banquet Advocate the Tunneling of Twin Peaks, and Also Favor the Establishment of a Civic Center on the Burnham Plan.

The campaign of the Merchants' Association for street railway extensions in San Francisco County, to promote the early settlement of the outlying districts and prevent possible loss of population to communities better served in this particular, was given a powerful forward impulse at the last semi-annual banquet. The suggestion that Twin Peaks be tunneled and Market Street extended through it was received with the greatest enthusiasm, as a practical solution of a most important part of the problem; and the opposition to the municipalization of the Geary Street railroad at present, voiced by Director A. W. Scott Jr., and ex-President F. W. Dohrmann, evoked strong expressions of approval as the sober judgment of disinterested citizens concerned only for the City's good and the sane treatment of its difficulties.

The banquet held at the Hotel St. Francis on May 27th was the most attractive in setting and entertainment of the many given by the Association during its fifteen years of existence. The banquet hall was beautifully decorated and lent itself particularly well to the purposes of a public function of this nature on account of the gallery surrounding it, which was set with small tables as though in private boxes, and added materially to the decorative effect. The

topics of the evening were of vital municipal importance, and the discussion held the interest of the audience throughout. The menu cards were illustrated with maps, engravings and diagrams, explanatory of the subjects under discussion. The guests were seated at small round tables, which was an innovation at Association affairs, and helped promote social intercourse.

The most delightful surprise of the evening was the musical program, in which shone such stars as Tetrizzini, Caruso, Scotti, Abbott, Homer, Gadski and Melba. Many that were charmed by hearing these beautiful voices again, wondered how the Association could have brought their owners to San Francisco for this occasion, until they were told that the selections from "Faust," "Rigoletto," "Lucia" and other operas proceeded from an electric "auxeto-

phone," accompanied by an orchestra. The only thing lacking from a perfect semblance of reality was that the artists could not hear the generous applause that followed their unconscious efforts.

The topics of the evening were: "Our Civic Center" and "The Need of Street Railroad Development." Willis Polk addressed the gathering on "The Benefit to San Francisco of a Civic Center." Thomas Magee discussed "The Financial Aspect—Can We Afford It?" A. W. Scott Jr. presented "The Need of Street Railroad Extension and Improvements." Joseph D. Redding spoke on "The Relations and Mutual Obligations Between Municipalities and Street Railroads, with Particular Reference to San Francisco."

Mayor Taylor and F. W. Dohrmann also spoke. The addresses follow:

PRESIDENT ANDREW M. DAVIS PRESENTS SUBJECTS AND SPEAKERS

Declares a Good, General Street Railway Service is of the Utmost Importance.

The evening's discussion was introduced by President Andrew M. Davis of the Merchants' Association, who said:

Honored Guests, and Fellow Members of the Merchants' Association: Following the period of great festivity in which it has been our privilege and pleasure to participate, in which excursions, receptions and banquets have followed each other in bewildering rapidity and given occasion for flights of eloquence on such inspiring themes as internationalism and patriotism, it is gratifying and reassuring to find that we can return with interest and enthusiasm to the sober discussion of practical work.

We are called upon tonight to discuss two problems of vital importance to our municipal life and development—our proposed Civic Center, and our need of street railroad development.

Position of the Directors.

Either of these large questions would have been sufficient for an evening's discussion, but as both are to be voted upon at the coming bond election, your Directors thought best to present them in brief fashion, so to say, in order to start the ball rolling.

Your Board of Directors was at first inclined to favor rebuilding the City Hall upon its old site. It questioned the wisdom of the larger undertaking with so many pressing needs calling for bonded indebtedness, but realizing later the advantage of the present opportunity to acquire a Civic Center at the foot of Van Ness

avenue, as proposed in the Burnham plan, we recommended to the Board of Supervisors that alternate propositions be submitted to the people, when voting upon the question of issuing bonds for the construction of a City Hall—these propositions to be as follows:

First—The issuance of bonds for the construction of the City Hall on either the old or a new site.

Second—The issuance of bonds for the purchase of lands for a Civic Center, upon a portion of which the City Hall would be located.

The Supervisors favored the idea of securing the Civic Center but decided to submit only one proposition to the voters, which would embrace both the construction of the City Hall and the acquisition of lands for a Civic Center.

Believing that the people should be given an opportunity of voting squarely on the proposition of whether or not they desire a Civic Center before the opportunity for acquiring it should pass, your Board endorsed the submission of both questions in one proposal, although it was felt that alternate propositions had certain advantages.

Subject Thoroughly Studied.

The second question, "Need of Street Railroad Development," has been given exhaustive study by your Board, its committee on street railways and its engineer. Something of this has been submitted to you recently in pamphlet form.

The publication has been well received by the

OPPOSED TO MUNICIPAL OWNERSHIP AT PRESENT.

Directors of the Association Feel That Private Capital Should Carry the Geary-Street Burden.

The Board of Directors of the Merchants' Association is opposed to the municipal ownership of street railways under present conditions and has adopted the following resolutions to that effect:

Resolved, That the Board of Directors of the Merchants' Association is opposed to the issuance of bonds for the construction of a municipally owned and operated street railroad on Geary street, in view of the fact that such a road can be constructed by private capital, and that the United Railroads has expressed itself as willing, in case the Geary street railroad franchise should be secured by responsible private parties other than themselves to exchange transfers with it and to enter into traffic arrangements by which the Geary street road would be allowed to run down Market street to the Ferries; and be it further

Resolved, That we are opposed to the municipal ownership and operation of any street railroads in the city and county of San Francisco at the present time.

railroad company and by the Board of Supervisors.

Nothing can be more important to the growth of San Francisco than street railroad development and extension.

Nothing can be of more assistance to us in our endeavors to stimulate the growth of our city and to bring back to San Francisco the people who belong here and who want to live here, than good and efficient street car service.

The suggestive plan for street railroad extension outlined upon the menu card is a composite suggested by contributions that have come to your committee through various sources, and through the active co-operation of many of the improvement clubs of San Francisco, to whom your Board of Directors feels greatly indebted.

This plan is not in the nature of a final plan, but merely a basis for criticism and further suggestion.

Not in Favor of Municipal Ownership.

Before throwing these two topics open to discussion, however, I desire to say that your Board, at the present time, does not favor the municipal ownership of street railroads.

Let us then approach these important questions of this evening with minds open to conviction. Let us look upon them as purely business propositions.

Let us acknowledge that the business of San

Francisco is our business and that it is up to us to attend to it.

In closing I am pleased to mention the Portola Festival, to be held in this City in October next. This festivity will celebrate and herald to the world the glad tidings that San Francisco is rehabilitated, rejuvenated and rebuilt, and that our citizens have now time for the carnival spirit and a brief period of rest from their arduous labor, so well performed. It will mean much for the future welfare of our community.

Festival's Success Assured.

The Portola Festival is in the hands of some of our leading and most active citizens, many of whom are members of this Association, and the personnel of those in charge foretells the celebration's success.

I feel certain that every member of this Association will gladly lend his assistance in every direction possible for this celebration and aid in making it one that has never been equaled in San Francisco and which will set a new example for similar world events.

And now, gentlemen, looking back to the ruin and desolation of three years ago, what hope may we not indulge for the future? We are favored tonight in having with us a gentleman whose careful study of all things connected with the Civic Center, and what it may mean to San Francisco, especially qualifies him to speak upon the subject. I have the honor to introduce the first speaker of the evening, Mr. Willis Polk.

WILLIS K. POLK EXPLAINS THE BURNHAM PLAN AND CIVIC CENTER

Wants to See the City Accomplish Something in the Realm of Art as Well as Commercial Building.

Mr. President and Gentlemen: Before touching directly on the Civic Center, I think it would be well to explain something to you of the so called Burnham plans for San Francisco. I have talked perhaps with more than one thousand citizens of San Francisco individually, sometimes without solicitation on my part, but in no single instance have I talked with anyone who understood what the Burnham plan for San Francisco meant. Sometimes even Mr. Burnham, in discussing the question, admitted that it was almost beyond comprehension.

The Burnham plan was prepared, as perhaps you all know, in a little bungalow on the top of Twin Peaks. Mr. Burnham telegraphed out here, when he finally consented to take up the plan—he is a business man and he acts quickly—he telegraphed two or three hundred words telling the place he wanted, a place near the center of the City and on a very high elevation.

For the first time I looked for the center of the City. I got a map of San Francisco, and I found that Twin Peaks were exactly in the center of the corporate limits.

I thought that was a pretty high elevation and pretty near the center. We built that bungalow out there and Mr. Burnham brought out with him from Chicago Mr. Edwin H. Bennett, a graduate of the French Academy of Fine Arts, and the work began.

A Staff of Artists.

Over two years were spent on Twin Peaks, and before the plan reached anywhere near a final stage there were half a dozen or more of the most brilliant young men that we could get, most of them, I believe, graduates of the French Academy of Fine Arts, all of them full of fresh enthusiasm and with a brilliant development of their minds along the lines of the work they were to take up, and behind it all was the mature judgment of Mr. Burnham.

Of the many people I have spoken to about the Burnham plan they would generally say, "Oh, well, we can't afford it, it will cost too much; we will get the buildings, anyhow; somebody will die and put a fountain up," and so forth.

The Society for the Improvement and Adornment of San Francisco, which undertook to defray the expenses of getting up the plan, had a

most unfortunate name. The very name itself aroused the antagonism of the practical business man. "Improvement and adornment," Improvement, yes; adornment, perhaps.

The whole study was on that map of the City. We took the official map, which you can acquire for 25 cents almost anywhere, a topographical map prepared, I believe, by the United States Geodetic Survey. We commenced and studied the points of congestion. We commenced to receive suggestions from anybody and everybody. We were glad to get them, but we were surprised that we got so few. We commenced to study other subjects. We found many peculiar things.

Where Railways Should Go.

We found that great railway lines in all American cities run down almost to the center of the cities. In Chicago there are about forty-five lines running right down into the center of the city. The solution of the affair is that when the lines in Chicago ran down to the center of the city they touched only the outside sections of the city. The city grew when the railroad lines grew. There was only one railroad that penetrated into the center of Paris; that came in in a most artistic way; it has not marred the beauty of Paris to any extent.

We find that nearly all the great cities of the world get their attractions from parks and trees and shrubbery, thus bringing the country into the city, so to speak. In American cities just the reverse condition seemed to exist almost everywhere. The cities were lacking in parks so that the people could not get the country without going into the country itself. The suburbs were always more attractive, where you could get near to nature.

Oakland itself, as you know, was one time all trees. San Francisco we find absolutely lacking in that sort of attraction. The condition of our climate makes it extremely doubtful whether it would be advisable to plant trees, which would act as shade trees, we need the sun so much.

A Practical Plan.

All of those different problems came up, one after another. The plan itself is not a dream of beauty. It is actually a practical study of the

problem of traffic, of inter-communication from one point to another. We, of course, supposed that if we laid out avenues and enabled traffic to go in a direct line from one point to another point the beauty would naturally follow. The setting off by an improved arrangement of streets would inspire people to put up better buildings, would inspire architecture, to the disadvantage of unsightly locations. That part of the beauty hardly came into the Burnham plan. We thought that would follow naturally, just as all the thousand or more people I have spoken to thought it would follow, so they would say, "What is the use of the Burnham plan, we will get the beauty anyhow."

In speaking to a great banker, he said, "Why, it is nonsense; of course we would like to have it, but we can't afford it." And yet that very banker is the president of a bank that has spent a great many thousands of dollars to build a very monumental bank building on the corner of California and Sansome streets. I spoke to a great merchant. He said, "Why, that is nonsense; we have other property"; and yet that very great merchant tried to make us as fine looking a building as he could for the White House.

Opinions of the Great.

I spoke to a great editor—I believe all editors are great. The great editor said, "Why, nonsense"; and yet most great newspapers try to get monumental buildings.

The Burnham plan is a plan for a city just exactly like a plan for a house. Anyone who starts out to build even the most insignificant little shed or cottage will say, "I have to have a plan."

Why shouldn't a city be built according to a plan? It is not too late to commence building to a plan in San Francisco. San Francisco has only commenced. It is only 40 or 50 years old now. You might say it is only three years old. Yet I have been told on all sides that it is nonsense, it is too late, and so on; that San Francisco will doubtless have one million population inside of ten or fifteen years, and inside of thirty years it will doubtless have three million population, including the surrounding tributary towns.

Natural Growth.

I was at lunch one day about nine years ago, in a Chicago club, at which Mr. Marshall Field, Mr. Norman Ream and others were present. They were talking about the development of Chicago. They pointed out how after the Civil War the great Northwest territory was first opened up to settlement by homesteaders, and that every 150 acres that were homesteaded averaged about 10 to 15 miles apart, and the rest was all prairie land. The original pioneer family that homesteaded that land and raised a family of children, commenced to look about for some adjoining land for the children; and these different pioneer families had their children intermarry. They commenced to take up land in between, the third generation came along and they commenced to put out their mortgages to acquire some land, so by the time of the financial panic of 1893 there were over seven billion dollars of mortgages in a certain territory tributary to Chicago—in Nebraska and in Dakota and in Kansas.

At the time of this luncheon I speak of in the Chicago club, the great wave of prosperity had first struck the country, I think it was about 1900, and Mr. Ream announced that the seven billion dollars of mortgages had been paid off absolutely, that all these farmers in that territory were going to New York to do their shopping, stopping at the Waldorf-Astoria, sending their daughters to Paris to have a finishing touch on their education.

At home they had all the modern conveniences, pianos, and so forth, and they had paid off the seven billion dollars and had accumulated surplus profits in the meantime and were enjoying the luxuries of home, were directors in banks and holders of stocks in corporations in the bigger towns.

Mr. Ream pointed out then that if they could accumulate that much in seven years what could they do in the next seven years? That country being all taken up they decided—Mr. Marshall Field himself had the greatest faith in the idea—

that the next field of development would be the Pacific Coast.

Their conclusions all went to the fact that San Francisco would undoubtedly be the Imperial City of the coast (applause), all other cities being tributary to it. New York, Chicago and San Francisco were to be the three Imperial cities of the United States (applause).

Now, if nine or ten years ago a company of men of such far-seeing intelligence and wide experience and mature judgment had that faith and that confidence in San Francisco, why should we, the inhabitants of this peninsula, sit up and say to each other that it is too late to start and build this city according to a plan?

We discovered in the study of the Burnham plan that no great city in the world had ever been built according to a plan, with one single exception: the city of Washington. George Washington rode out on the plains of the Potomac with Major Bonhoun, a young French engineer, and they staked out and located the city of Washington; and they went back and laid out a plan, a plan probably inspired by the plan that Sir Christopher Wren had made for the city of London after its destruction by fire.

A Plan That Was Forgotten.

Washington, as you know, did not grow all over the plan in an even way; it grew in spots. Along about 1850 they commenced to ignore the plan, and as years went by they absolutely forgot the plan, so that Congress itself, in all its wisdom, through its district committee, located the Congressional Library, that magnificent building representing an expenditure of many millions of dollars, directly across one of the principal radiating avenues leading to the Capitol. The people of Washington absolutely forgot the plan of Washington.

A few years ago the Pennsylvania Railroad called on Mr. Burnham to design a union depot for the city of Washington. The president of the railroad company, Mr. Cassett, said to Mr. Burnham, "This station that we have maintained in Washington is a disgrace to the capital of the United States, but we have been unable until now to do anything. We have just had affirmed by the Supreme Court of the United States our title to this land. We have been in the courts for over 20 years securing this title. We have it now, and therefore we want to build a magnificent station."

Mr. Burnham of course was very much pleased and delighted at the opportunity it would give him, professionally, to build a magnificent station in the capital of the country, and he accepted the commission with a great deal of pleasure. He commenced to study the city of Washington. He pretty soon came to the conclusion that the station was not in a very convenient location for the people to reach from all parts of the city of Washington, or to go from it to all parts of the city. He commenced to look around to find an ideal location.

He discovered the plan of Bonhoun in a pigeon-hole, and he dug it out, and he was dumbfounded after some weeks of study of the thing, to find what a plan it was and how practical it was and how far-seeing George Washington had been in laying it out. After consultation with Mr. Charles F. Kim, who is probably one of our very greatest architects, if not the greatest architect the world has seen for quite a long time, certainly the greatest one in the United States, they decided it would be a shame and a crime to build the railroad station on its old location.

Washington's Mall Preserved.

That location was exactly in the middle of the Mall connecting the station and the White House. The construction of a station there would work the complete ruin of the plan of Washington.

Mr. Burnham went to Mr. Cassett and said, "You will have to move your station back so as to restore the Mall of Washington." Mr. Cassett said, "Oh, no." Mr. Burnham said, "Then you will have to get somebody else to build your station." That ended the matter, Mr. Burnham thought, but three or four months afterwards Mr. Cassett again called on Mr. Burnham, and the result of the second conference was that the Pennsylvania Railroad restored to the United States Government that Mall in the city of Wash-

ington; they created a new center to the east of the Capitol, and the station has now been completed there at a very large expense, about \$14,000,000; a station from a practical railroad standpoint a success in every particular; large, magnificent, of practical uses, complete in every way. The railroad company decided that the capital of the United States was entitled to the finest railroad station in the world, and now it has it.

Pericles and Good Business.

Civic centers and city planning and city beautifying have been going on since time began. In the days of Pericles, when Athens was at the zenith of her commercial prosperity, and had just commenced to feel the rivalry and competition of Syracuse, Pericles cast about for some method by which Athens could retain her commercial supremacy.

Finally, merely as a matter of statesmanship, they decided to make Athens beautiful; not for any inherent love of beauty in itself, but purely and simply as a business proposition, or, if you choose a more elegant term, statesmanship. He gave the world that magnificent work so that for more than 1,200 years after the death of Pericles the people of Rome sent their children to Athens to school, and went there themselves for recreation. And even today, after almost 2,000 years, the greater part of the income of the people of Greece is the money of the tourists who go there to see the wonderful ruins.

Now, you might say that San Francisco has not yet reached the zenith of her commercial supremacy. That is very true. We are only at the first step of the ladder. You might say that when the time comes to make San Francisco beautiful, the people will have the burden and the expense. You might offer many other arguments against San Francisco doing anything now. Baron Hausman found the city of Paris in a congested condition. Napoleon the Third found that the plan of his great predecessor on the Napoleonic throne was not being executed. It was determined to make Paris so beautiful that no matter where people made their money they would have to go to Paris to spend it. Statistics carefully compiled by one of 40 or 50 or 60 associations for the improvement of American cities tell us that last year there were over five millions of dollars left in Paris by tourists seeking pleasure, aside from their purchases in the way of merchandise. That seems a very large figure. I am quoting Mr. Burnham for it, and from what I know of him I feel pretty sure that his figures must have some foundation in fact.

Wrong Site for the City Hall.

When we got to the Civic Center in the plan of San Francisco at first we all accepted the old City Hall as a permanent building. An endless amount of study was given to the problem of recognizing and acknowledging the City Hall as a prominent structure. Therefore that was taken out first as the hub of the plan, and all this work was done and nothing but failure was at the end of each effort that was made. Finally Mr. Burnham said, "The City Hall is in the wrong spot. It is a misfortune. You can't help it now. Perhaps in a hundred years from now there will be a necessity for a new building, and it will be put in the right spot. We will leave the City Hall where it is and we will make our plan regardless of it."

The next step in the study was to plan an ideal location. A spot that appealed to everyone was at the top of Market Street, just about opposite Dolores Street.

Everyone thought that was fine and it was almost adopted, but a study of the plan brought out a number of serious objections, and finally nearly all the studies—without any conscious propulsion on the part of the young men studying the plan—brought us to Van Ness Avenue and Market Street as the logical point.

Cost of Building Is the Same.

Then the earthquake and fire came along together and destroyed the City Hall. The question then immediately arose of rebuilding the City Hall. It must be rebuilt. It was thought that it must be rebuilt on the old site. Why not have a new site? Why not have an ideal location? It won't cost one cent more to build the

new City Hall on the new location than it will to build it on the old location. A building is a building, and it costs just so much money, whether you build it on one street or on another street. How much will the Civic Center cost? You will hear more about that from Mr. Magee; but assuming that it will cost, according to the estimate made by the Merchants' Association, four million dollars, the old City Hall site is probably worth \$2,000,000 today, and, fortunately, the City cannot dispose of that site, and unless the Legislature gives the Supervisors some special power to dispose of it the City will be compelled to hold it.

That old site divided by Fulton Street and Polk Street would immediately have seven more corner lots, two of them gone lots. The corner lots would increase the present value of the site. In a few years the growth of the city will undoubtedly enhance the value of that site by an amount equal to what you would have to pay now for the proposed Civic Center; therefore you will get the proposed Civic Center practically for nothing.

Order Is Necessary.

Planning means order. Perhaps our sympathy for order is deficient owing to our own natural tendency toward getting there quick. That is the same all over the United States. We have not yet got to the stage in our development where we commence to consider order at all. Every fellow who builds a house wants to build it different from the next fellow, so that he can sell it at the par cost. Now, in all of our social relations we must have order. For instance, we are all dressed alike tonight. A regiment of soldiers on parade is all dressed alike; they are as nearly as possible of the same height; from a distance they are all just exactly alike; they are dressed alike; they look alike, they walk alike, they act alike.

Imagine the terror a regiment otherwise might strike if they were all different, all in different uniforms, all acting differently. There would be no order. The reason these great cities that are pictured on the supplement to the Municipal Record which is before us are beautiful and attractive is because they are all orderly.

In Paris everything is orderly. The American spirit has struck Paris and they are commencing on the sky-scrapers; undoubtedly, though, the spirit of the French people will stop that. I cannot talk with much assurance that they will stop building sky-scrapers, but they are of a different kind of order. If nothing is going to stop them we will have to admit the skyscraper. The only thing that limits it now is that an elevator will only serve about 24 stories; to go higher than 24 you lose space on that many floors because you have to have another elevator, and you are gaining nothing in a commercial way. But supposing very soon four or five elevators will be running in one shaft, so that sometime later on we will build from 50 to 100 stories.

The Value of Setting.

The most serious thing really in the whole world is order. Order is society. Order expresses itself in different ways. For instance, a temple of justice is solemn; a grand opera house is majestic, a cafe chantant is frivolous. In city planning order is the thing that counts. All over the world, wherever you see a magnificent city, it is the order of it. Take for instance here in our own city, the Bank of California, down on the corner of California and Sansome Streets. It is a beautiful building, but it is surrounded by nondescript buildings, and it has no setting. Now, you can compare that building with the Bourse in Paris. The Bank of California is just as fine a building, but the whole effect of it is lost.

If you build a fine Civic Center, the whole expenditure on everything you do will be lost to a very great extent unless the building itself has a proper site. And you will spend money for monumental effect no matter how bond-ridden the city may be. The very fact that you are contemplating heavy bond issues is an advertisement to the world of your own confidence in the future of the City, and you are inviting the confidence

of the world in the City. The world will have more respect for you if you consider the expenditure of money more than the getting of it, or at least equally.

If Pericles as a matter of statesmanship did what he did for Athens, don't you think it is up to San Francisco to develop a little statesmanship? (Applause.)

will produce \$125,000 a year; the interest on the cost of the Civic Center, \$4,200,000, will be \$189,000 a year, leaving a deficit there of \$64,000, which must be made up by taxes.

The \$64,000 a year represents in your tax-rate one cent in order to carry the Civic Center.

The Bonded Debt.

Is it worth a cent to lay the foundation of this great and glorious plan? Who will object to paying a penny to start for San Francisco, as Mr. Polk has expressed it, the very hub of the Burnham plan, and let posterity insert the spokes and the rim and the tire later? We simply want to do one small part of the work.

As to whether this might effect the Sierra water supply, the total authorized bonded indebtedness of San Francisco, including those issues that will come before you next month, will be \$34,000,000. The total assessed valuation of this city next year will be \$500,000,000; allowing you to bond the city under the Charter at 15 per cent of its assessed valuation, to wit, \$75,000,000. Therefore you will have the difference between \$34,000,000 and \$75,000,000 still left for the Sierra water supply. You will have \$41,000,000 left for your water supply. And most of us forget that the water supply cannot be secured in one year or in two years; it will take ten years to secure such a water supply; and in ten years we will be able to bond this city for a sufficient sum to give us \$110,000,000 to expend for public improvements. So I can see no danger there whatsoever.

Comparative Tax Rates.

As to the rate, I have seen adverse criticisms of our Supervisors for the rate that they have fixed this year, \$1.60. To that must be added the State rate, which will probably be 40 cents. That seems to be criticised; some people object to it. But they don't investigate and don't realize that of that \$1.60, 30 cents is for emergency, for the erection of police stations and fire houses, and for sanitation; and even with that emergency rate our tax rate will only be about \$2.00, and next year it should not be more than \$1.85.

Do you realize that in all the towns of this State of 10,000 inhabitants, or upwards, the average tax rate is \$2.50? Do you realize that in New York the per capita bonded indebtedness is \$165, whereas in San Francisco it is but \$13, and that is the lowest rate of the thirteen leading American cities? Only \$13 bonded indebtedness against San Francisco today, per capita! Can we refuse to allow one cent to be added to our tax rate that we might here start that great comprehensive Burnham plan which means so much for the City of San Francisco at present and for her future? (Applause.)

Public Symptoms.

The Supervisors have recommended this to the people. If the people turn it down there will be a reaction against San Francisco in the minds of the world, a reaction which we cannot afford to stand. It will be a confession to the world that San Francisco is afraid to invest in her own property. If the Supervisors had not recommended it, well and good; but the ball has been started rolling and we cannot go back. We must accept their recommendation or confess to the world that we have no confidence in ourselves, in our real estate or in our future. (Applause.)

But you cannot set back San Francisco, do what you may. (Applause.) Before the fire this city went ahead in leaps and bounds, not because of the people, but absolutely in spite of them. (Applause.) And if the calamity through which we have recently gone cannot set us back, then nothing can set us back. (Applause.) If we had an earthquake a week in San Francisco you couldn't close the Golden Gate. (Applause.) As long as that Gate remains open San Francisco will live and prosper beside it.

Do you realize what that Golden Gate means to San Francisco? I have been so often disappointed at our public speakers and our orators as long as I can remember who are continually referring to our great and glorious harbor and our peerless position and the Pacific Coast. It seems such an idle boast for them to tell of what nature has done when man has done so little to supplement nature. Nature has done so

THOS. MAGEE SAYS ONE CENT TAX WOULD CARRY THE CIVIC CENTER

If We Could Lease the Old City Hall Site for \$125,000 a Year, It Would Leave But \$64,000 Interest to Be Defrayed By Taxpayers.

At the conclusion of Mr. Polk's address President Davis presented Mr. Thomas Magee, saying:

Gentlemen, Mr. Polk has convinced some of us that we would like a Civic Center. As the big sister said to the little brother: "Jimmy, do you want this stick of candy? Well, you can't have it." But Jimmy got the stick of candy. And so let us hope that the next speaker may answer the question propounded, in the affirmative, "Can we afford it?"

Gentlemen, I have the extreme pleasure of introducing the next speaker of the evening, Mr. Thomas Magee.

Mr. Magee spoke as follows:

Mr. President, Gentlemen of the Merchants' Association: For one of a weak constitution it will be difficult to digest the sumptuous feast that has been presented to me tonight, especially as you have offered enough literature to require one or two weeks to digest. Now, your President adds to that candy. I very much fear that he is giving me taffy; but if it is real candy I would like to divide it with Sister Susan—the California Club—that takes sufficient interest in the affairs of San Francisco to come here to find out whether we talk business or whether we drink toasts and tell funny stories.

With Mr. Polk and others, for many years, we have discussed the Burnham plan to which he has alluded tonight. It was discussed, as you all know, very freely in those few weeks following the fire. But after the fire, when all of the plans that were made to widen streets, to create new ones, to extend boulevards, to reduce grades and to build great diagonals all over the city failed, the Burnham plan was buried, and I was one of those, I am quite willing to confess, who willingly attended the funeral. And the plan was not revived until, by chance, Mr. Burnham happened to come to San Francisco recently from the North. Then your worthy Supervisors took upon themselves to breathe the breath of life into the Burnham plan and present a new live issue to us that we might wrangle about.

Plan Seemed Impracticable.

The Burnham plan appeared to me, ever since Mr. Burnham first came here, as not exactly a practicable plan. He so freely and so recklessly drew his pencil all over the map of San Francisco, regardless of our then existing improvements, regardless of values, regardless of the great buildings that stood in San Francisco then, that I feared it was more the visionary idea of a dreamer than of a practical man. He cut up San Francisco as freely as he might have mapped out some city of the plains, as if no city existed here at all. He carved our municipal pie as if cities had no more value than pastry. But now the city has been laid waste. An opportunity is presented to us that was not presented to us then.

Only a few months ago I discovered by accident that I unconsciously had been working with others in harmony with the Burnham plan, to make public improvements here along the water front. I found that the military authorities favored having a boulevard around Fort Mason; that the engineers of the Federated Harbor Improvement Association recommended that East street be extended bayward 150 feet, that we might have a great circular boulevard around the water front. They also recommended that a

recreation pier be built on the second story of one of our docks. They also recommended that a great basin be constructed for shipping at the mouth of Islais Creek (applause).

Interest in the Plan Revives.

Many improvement clubs from all over the city were begging the Supervisors to give them more play-grounds, and even a water park. Calm and conservative tax payers asked the Supervisors to do things that they thought were immediately necessary for present wants. And then Mr. Burnham's plan was dragged down from the shelf and people began to take it seriously. Many of your progressive citizens thought that it was time to look over a plan before we planned these great works, even though we did only some small part of that work.

The opportunity was before us. The City was laid waste. We could go where we chose with our City Hall, and as the City Hall must be built somewhere, why not accept the recommendation of a man who stands foremost in this world amongst architects as a builder and designer of the modern city beautiful and the modern city useful. (Applause.)

So the dust was brushed off the Burnham plan and the people who made a study of it began to take it seriously.

Mr. Polk has told you how that same thing happened after the great London fire. Sir Christopher Wren's plan is being carried out today for the improvement of London, but it is costing billions, whereas if the plan had been carried out in Sir Christopher Wren's own day it would have cost but a few thousand pounds.

Mr. Polk tells you again how the dust was brushed off of the plan of Washington, the plan made years and years and years ago, how Washington adopted that plan, and how every city that claims to be a modern up-to-date progressive city, is building according to a plan made by some enlightened intelligent man.

So Washington is being perfected; so are Detroit and Cleveland and Paris and London.

What the Civic Center Would Cost.

One of your members tonight handed me a clipping dated Paris, May 22, telling how two hundred millions are about to be expended on a city that is, to our minds, so nearly perfection that we can never hope even to approach it. And yet they propose to expend two hundred millions more. Even old imperial Rome, that we know better by our Bibles than by our newspapers, has adopted such a plan and is doing such work today. And San Francisco thinks she is on the map where Rome is forgotten.

As to the cost of this Civic Center that is before you for discussion tonight, we propose to buy five City blocks. One of those blocks, however, is already owned by the City. The other four blocks, I would say, are worth about \$4,200,000. We already own the old City Hall site, which contains three Western Addition blocks less than the proposed Civic Center. The old City Hall site is worth probably two and a half millions. You can sell the old City Hall site by Charter amendment and the proceeds can be used toward the purchase of the new Civic Center, leaving a deficit of \$1,700,000. But, better still, you can lease the old City Hall site, and on a valuation of two and a half millions, with Hyde street and Fulton street extended through that site, the old City Hall site would readily rent on a flat 20-year lease, to which we are limited, at 5 per cent. A 20-year lease of the old City Hall site

much for California that it seems to put a premium on laziness on the part of the people.

What the Pacific Means to This City.

To come back to our Golden Gate and what it means and where it leads, do you realize fully the greatness that lies outside of the gate to San Francisco? Do you realize the great commerce that is across that water for us, the business that must come to us from those great populations that live over there? It is just as certain as that the sun will rise that it is all ours, and most of it will come to us if we will but make the effort to secure it. Outside there is an ocean of eighty million square miles, on which open live great seas, upon the borders of which are numberless people who are anxious to take up trade relations with us. China is willing and anxious to come in contact with America and to get her products from and to do business with us. She does not want your social system or your religious system or your political system, but she does want your products. China has been content for centuries with the simple wants of the ages, but now she is hungry for Western civilization and Western products.

The lion's share of that business is ours if we choose to take it. Those great millions of population prefer us; by right of location they belong to us. Position is power. Our place on the map is a guarantee of our greatness.

The Value of Location.

Where the city is located is of as much importance as what it is, and where San Francisco is cannot be improved upon. But it is for the people to say what it shall be. Your harbor is nothing more than a shelter in time of storm. You boast of its greatness; it is nothing more than a shelter, I say, in time of storm, unless you make that harbor useful. Your City is not a great city unless you make it useful to be used for business, for residence, to attract visitors and to invite capital.

The people have been apathetic. They have not grasped their opportunity. They have not seemed to realize that God helps those who help themselves, and, as Mr. McNab, the epigrammatist, has said, "God help those who don't;" and, as Bret Harte has so well said as he called into San Francisco years ago:

Serene, indifferent to Fate
Thou sittest at the Western Gate;
Upon thy heights so lately won
Still slant the banners of the sun;
Thou seest thy white ships strike their tents,
O Master of two continents;
And heedless of the peace that flies,
The angry winds and sullen skies,
Thou drawest all things small or great
To Thee beside the Western Gate.

All things, small and great, are ours beside this Western Gate, but the question is shall we or shall we not take advantage of it? Nature has done everything for us. If we fail to win it will not be the fault of Heaven; "the fault lies not in our stars, but in ourselves, if we be underlings."

And so I see an opportunity now in San Francisco for the people to do something for this City, and especially for themselves.

An Issue to Unite the People.

Men are mostly moved by selfish interests. There is an opportunity before us today. I thought after the fire that at last San Francisco was going to pull together. For a few weeks it appeared that way, but I must confess that today we seem to be splitting apart wider than ever. What is going to pull us together? It must be some great issue like this that is proposed to you today; something that will arouse the patriotism of the people, something that will appeal to their civic pride.

There is an opportunity before you today to adopt this plan, which is made by a man who stands second to nobody in his art, a plan which will make of San Francisco what she should be and what she is destined to be. She is destined to be the greatest City on the earth. The world is watching San Francisco and has been for years. The eyes of the world have been on this Coast because of the Japanese controversy, be-

cause of the Panama Canal, because westward the star of empire takes its way, and the world is watching to see what San Francisco will do. San Francisco, therefore, is in the very eyes of the world. She occupies the very center of the stage of world action today and for centuries to come.

The Opportunity of the City's Life.

There is an opportunity presented to us today to supplement nature, to do something worth while, to make San Francisco what she should be, to adopt a plan that is presented to us, to do some little part of it, not the whole plan—I don't blame those who, like myself, were staggered when they saw the enormous cost, fifty millions in fifty years, one hundred millions in one hundred years; but remember we only propose to do one small part at a time. It is just laying the foundation. It will cost you very little; it will not embarrass a single tax payer, it will not endanger

A. W. SCOTT JR. WANTS MARKET EXTENDED THROUGH TWIN PEAKS

Development of Outside Territory in the County Would Mean More Business and Revenue.

President Davis next presented Mr. A. W. Scott Jr., a director of the Merchants' Association, who said:

Mr. President, our guests, and merchants of San Francisco:

The subject that has been assigned to me tonight is not one that calls for any great amount of speech-making; it is not one that offers a great field for oratorical pyrotechnics. I am very sorry to say that I feel I have lost an opportunity. I wanted to come here and make a speech. I feel that I would like to expound a little of the doctrine that I have accumulated for a long time and to get off a little bit of the eloquence I have been storing up in vain. But, unfortunately, I have been asked to talk about plain, common everyday street railroads in the public streets.

A Business Talk to Business Men.

It is not an especially interesting subject. Incidentally, I might say the streets are not especially clean subjects. But, however, I am not going to try to make a speech to you. I am simply going to make it a plain business talk from a plain business man to business men; and I am going to try, as far as my limitations will permit, to state as briefly and as clearly as possible just exactly how we stand, and what we think we ought to do.

I do not propose to cater to any particular quarter; I am not appealing to any faction; I am not talking to any interests; I represent the Board of Directors of the Merchants' Association. What we have to say we are saying without fear or favor and we know that whatever we say will be accepted in the spirit in which it is offered.

We stand in San Francisco in a peculiar position, just now. We have outgrown the village stage; we have passed through the condition of subordinate class city; we are rapidly becoming the great metropolis. There is no doubt of this; we can see it. We know that it is coming. We must prepare for this increase and be ready for it in advance.

Location Makes Opportunity.

San Francisco occupies at this moment the finest position in the world. When we open up this Panama Canal and the trade streams out into this ocean, you can readily appreciate that San Francisco occupies the one broad position in the world, the one position to reach for business—a commercial position superior to any other on earth.

We can see our opportunities; we know that they are coming. It is up to San Francisco, and it is up to you, the merchants of San Francisco, to reach out for this trade that is coming to our doors, to attract and absorb this population that already has its face turned our way.

It is up to us to offer inducements to these people that are inclined to come here, and it is up to us to advertise these inducements.

any other work we would like to do in San Francisco, even though that work might seem more important.

Let us take this opportunity to start that work and to pull together and to appeal to the people's civic pride. And remember, through this Civic Center which we propose to establish you may arouse the enthusiasm, you may arouse the patriotism of San Francisco to purchase this site, and by that very means to renew enthusiasm in the minds of your residents until they won't be satisfied until San Francisco has been placed where she will arrive eventually—the foremost City on this continent, and ultimately—nobody denies it—the greatest City on earth. (Applause.)

So I beg you to hitch your wagon to a star, and rise and rise, and, in the words of the motto of the Association, which I only discovered tonight, "work individually and collectively for a better and more beautiful City." (Applause.)

Now, advertising, you may say, we are doing. We are doing a great many things. We have organized a Convention League to get conventions here; we are agitating a great auditorium to accommodate conventions and gatherings that might come here; we are getting up all kinds of fetes to attract attention. We are floating bonds to improve and beautify our municipality, and to protect our lives and our property. We are doing a great many things. But we are not reaching the one particular point of our necessities. We are not doing just the right thing.

What Good Advertising Is.

Advertising a city is practically the same proposition as advertising a business. You who have had so much experience in that line know that advertising is a particular branch, a business all to itself.

There is an established rule in the writing of a successful "ad," an "ad," that, as they say, "pulls business."

You must have in the form of that "ad," at least four cardinal principles.

1st. The average "ad." writer, when he takes his pencil and gets busy, heads it with an attractive CATCH PICTURE to catch the eye of the prospective customer.

2d. Then he follows that up with what is known as a CATCH LINE. (I may be giving away some of the tricks of the trade, but here it is all right.) That catch line will direct the attention of the prospective customer to his own wants, to something that he needs.

3d. He follows that up with his own STATEMENT that he, the advertiser, has just the very thing that the customer wants.

And, 4th, he proves that by giving FACTS AND FIGURES.

He considers that by this time his fish is beginning to gently work his head in toward the net.

Our Advertising.

Now, we are trying to apply that system right here to San Francisco. At this time you and I and all of us are trying to write the most conspicuous "ad." that the country has ever known.

1st. We are heading this "ad." for San Francisco with a most attractive PICTURE, and we call it the Portola Festival. This picture, our ambassador, that splendid citizen, Mr. C. C. Moore (applause), has taken eastward with him and he is painting it in the most glowing colors that are possible, in every large city from here to the steppes of Siberia.

2d. We are following up this catch picture with "catch lines" that we are making broadcast to the people. We are saying "You want a perfect and an ideal climate; you want a city where there is business, where there are fortunes for the making; you want a city where there is a perfect place for the home, and so forth."

Then, 3d, we end that up by our statement,

"Come out here to San Francisco, where we have all of these things and more."

Now, 4th, they are turning our way, and it is up to us as advertising men to give proof on our **FOURTH PROPOSITION**—we must make good and must show them that we are not lying. Can we prove it?

Home and Business.

Our prospective settler—our customer, if you wish to put it in a business way—comes here to San Francisco. He admits at once that we have the climate that we claim; he looks at our building activity, he looks at our bank clearings, he looks at our great harbors, he looks at our Golden Gate, he looks at the strategic position we occupy here in the marts of the world, and he is willing to admit we are right when we say we have such business advantages. Then he looks around for his home in this beautiful and perfect city of homes.

What does he find? He finds that because his means are limited he cannot live here at the St. Francis, he can not live at the Fairmont, he can not live down town where rents are so high; he has to live out in the suburbs where he can have a comfortable little home.

Easier to Leave the City Than Cross It.

He finds, when he looks around, that 40,000 of our population, in just the same situation as he is, go every day down to the ferry, or to Third and Townsend Streets, and travel across the bay or down the peninsula seeking homes because they find it easier and quicker and more practical to go to our surrounding counties than to go across our own City and into our own lands. That is what he finds. He says to us "I don't want to doubt your word, it is impolite, but do you call this the perfect city of homes?"

Is this a proper idea to give the world as to our business judgment? Does it look like good business judgment?

We have got to do something to correct this thing. We are encouraging it. We are permitting our own people to go to the surrounding counties and to come back here just exactly as the Chinamen do—come in here every day and transact their business, make their money and then take that money and travel away with it and build their homes and make their investments and pay their taxes in other communities.

Does that look like business for San Francisco?

The Heaviest Trade Loss.

It is time, gentlemen, I say, for you to wake up. It is time for you when you are talking about the business of the world, when you are talking about transcontinental trade, to look into the heart of your own city and see your 40,000 or 50,000 people taking the cream of your trade, the best business you have, your home business, your domestic business, into other communities and spending their money there. (Applause.)

I tell you, gentlemen, it is time that San Francisco woke up. We have been sitting here and letting our City run itself and letting our business run itself, and about all we have had to say is criticism and knocking.

Our one great sin is that whenever any proposition of public note comes up we always ask: "Is this going to benefit any individual or any corporation or anybody else?" If it is, no matter how much the public may be benefited by it, we will knock it because "that other fellow" is going to get something out of it. (Applause.)

It is time for us to get our factional difficulties under foot and to get hold of our trade and our business and attend to it in a business way.

Go After It With Express Trains.

The solution of our trouble seems to lie in two propositions; one is to extend in every direction throughout this City our car lines that are now in existence, to and through the outlying uninhabited districts. (Applause.)

And, furthermore, and mainly, to extend those lines ahead of population and not to wait until population gets out there and then follow it. (Applause.)

The other proposition is that we have not only to give transportation, but we have to give **RAPID TRANSPORTATION** if we want to compete for that trade. We have to go after that business just as you go after a new customer. We have to get this thing on a competi-

tive business basis to bring these people in here. The only way to do that is by express service, either an elevated system or a subway, as is done in other cities.

I have no doubt that in a few years the growth of this City will compel several of these systems. But now we rather look at them askance, because it is something new. But it must be, for we can not possibly accomplish all this by our surface system.

A Work of Vital Importance.

The Directors of this Association have been working for a long time on this problem, scheming and studying how we can develop the home districts and hold our people here. We have employed the best talent we can get in the way of engineers. We have appointed committees that have studied the matter deeply. We have called a conference with us improvement associations from every part of the town. Our voice is expressed in the little maps we have placed before you tonight. In those maps we have projected certain railroad improvements. You will find them set out in dotted lines. We have tried to make them as general as possible.

I am not advertising anybody. The Board of Directors of this Association certainly are above the thought of putting out any scheme or plan for helping any interest or helping anybody individually. The Merchants' Association is too big for that. We are simply trying to suggest ideas to you here tonight, to get you to think, to get you to get together, to get you to do something that will be a step toward placing San Francisco where she belongs.

The first thing that appeals to us, and we have gone all over the ground very carefully, is that lying out beyond Twin Peaks, from the park down to the county line, is an immense uninhabited district, one of the pleasantest, one of the most inviting sections of this peninsula.

We don't go down there to build our homes because we can't reach there except by half a day's journey.

You will see on the map that we have accepted a suggestion that has been made by competent engineers, that it would be an excellent plan to tunnel through Twin Peaks. This tunnel would be simply an extension of Market street, would cut right through Twin Peaks and would come out at about the old Balboa boulevard near the Alms House tract.

Fifteen Minutes to the Heart of the City.

An express service train running through that tunnel from Valencia and Market would land you at the Alms House tract in from 3 to 5 minutes after leaving that corner. Make that trip now and see how long it will take you.

From there either to the Park or down to the county line they could run on private rights of way. They could get out there, protected from traffic that would interrupt their speed, in probably 10 minutes. They could bring a householder from that district into the City inside of 15 minutes.

As merchants can you realize what it would mean to have a vast population settled out there on the other side of Twin Peaks, able to get into the heart of this City, into its retail district, inside of 15 or 20 minutes, whenever they chose to take a car? You can see that without any argument; that is business.

Costs and Benefits.

This extension and tunnel would probably cost—for the tunneling alone—about a million and a half; it would open up and develop the tracts and great holdings of some private individuals and corporations. Of course, the proposition is going to come up immediately—"We don't want to do anything that will help the Sutro estate or the Crocker estate or the Spring Valley Water Company." "No matter how much we will get out of it, we don't want to help anybody else." This is the usual cry in this City. But those are the institutions that undoubtedly would make fortunes out of this, and those are the institutions that ought to see it is to their advantage to build that tunnel; these large interests, and the United Railroads ought to see that.

It is the province of this Association, and the principle we represent to present that idea to the people and see if we cannot take a step toward the realization of such a plan.

There is another point that I might suggest here, and it is this: We are now receiving a budget from our worthy City Fathers in the amount of \$10,411,000 to run this City for the next year. That costs us \$870,000 a month; that means, they say, the small tax rate of \$2.00—it may be a small rate, but it looks awfully big to us this year. Now, we are improving all of our city systems. We are adding expense every day, we are buying all kinds of things that will require the support of the City. I know that our Board of Supervisors has turned down dozens and dozens of propositions and requests of all kinds for funds this year in their endeavor to hold down the tax rate to the point they have reached.

Don't you know that the addition of a great area out there, the increasing of the value of that property, the increasing of the taxation, the revenue we will get there, will be a very acceptable addition to our City's revenue next year, and a very acceptable aid to the business men when they fix our tax rate?

Suggested Car Line Extensions.

Regarding the other improvements we would suggest in the railroad system I can briefly touch on them in this way. You will see one line we have sketched from the Kentucky street railroad down to the great Drydocks, opening up the peninsula known as Hunter's Point. It is practically isolated at the present time. Another one is an extension from Holly Park to the great University Mound district by means of a viaduct over the railroad. That would entirely take the road away from the heavy freight traffic, making a speedy connection between the University Mound district and the heart of the City, thereby bringing another great residential section into close touch with the business man.

Stanford Heights, Sunset District, Richmond District, Excelsior Homestead—many sections of the city are simply lying out there isolated and away from us, completely shut off, while our people are going over in the other direction and taking our trade away from us.

Interests Are Mutual.

Now, to put it plainly, these extensions are up to the United Railroads to make. If they don't do it we shall have to go about it in some other way. We must have them. The United Railroads ought to do it. They are none of them sufficiently important to advertise the franchise and get other capitalists to take an interest in them. If the United Railroads doesn't do it there is a remedy we could adopt. We could work out all these connections and bring the Geary street road into play as a backbone (applause). We could do that if it were necessary. But it is certainly to the interest of the United Railroads to stand in with this community, and it is to the interest of this community to stand in with the United Railroads. (Applause.)

This is not a question that we are discussing of the right or wrong doing of individuals. It is not a question of factional differences. It is the question of the up-building of a great community.

In that community we have a great public utility, and that public utility and that community should work hand in hand for the upbuilding each of the other. That is the position we are in. I understand our committee has received word from the United Railroads that they are going to make these extensions, and that they are going to do all they can to help the city. (Applause.)

Not the Time for a Municipal Road.

Now, we have the Geary street road. That is a very difficult problem to talk upon, a difficult matter to discuss. Everywhere I hear that talked over and discussed and argued upon; and the best friends I have are part on one side and part on the other. Part want municipal ownership and part think it is ridiculous. As far as our position is concerned, your Board of Directors has studied that matter very carefully. We have gone into it on the one hand and the other, we have looked at both sides of it. We have studied it with all the thought we could give to it.

I tell you candidly we do not feel, right now, that it is an opportune time or that it is wise to organize the Geary street road as a municipal ownership proposition. (Applause.)

This is not a matter of enthusiasm. It is not a matter of sentiment. It is a matter of pure cold blooded business.

We believe that the system they are using in Chicago and other cities, where the railroads are conducted by private corporations under municipal control, sharing their profits with the municipality, is much the wiser system. I tell you, from my observation of the City and the management of our City, and the way it is being handled, I do not believe that our Supervisors, I do not believe that our city administration, want to take on any more responsibilities right now, or want to take the management of a great big corporation. I think they have got all they can handle.

Supervisors Have Their Hands Full.

I have seen the work that our Supervisors have been doing. I have seen the way they have devoted themselves to the City's business, and I have seen how they have neglected their own private affairs. I have seen the difficulty they have had to get our City straightened out of its tangles and to keep it out, and I tell you we don't want to make any more tangles for this City to handle. That road undoubtedly would mean trouble and bother and inconvenience and loss to this City, if we attempted to take it up with all our other problems. Why, do you ever stop to think of the labor problems alone that are involved in it? Between the civil service and the charter restrictions on labor as compared with

the other labor situations in the City? Do you stop to think of the transfer system that would be involved in it? We cannot afford either the time or the money to experiment when so many vital matters require our every care.

It is best to let some private corporation take that and see that they take it in the right way, and that they pay us for it what it is worth. (Applause.)

Now, gentlemen, that is all I have to say. That is what we have to offer you tonight. Those are the ideas we want to suggest; and we merely suggest them. If we have appealed to your thought in the matter, if we have awakened your interest so that you will give us your cooperation, that is the object of our meeting, that is the object of my talk.

We have learned a lesson, to our cost, as to what it means to be apathetic and to neglect our public affairs. I ask every one of you gentlemen to take an interest in these matters. I urge every one of you to come forward and put your individual shoulder to the wheel and help this Merchants' Association. Let us stand as we have been doing, as a great big united organization, a Merchants' Association, a great body of the best citizenship we have in San Francisco, and let us, as one united whole, make up our mind that we are going to wake up and put this great commonwealth where she belongs and where she always should be; the one love, the one life, the one hope that we all have, the greatest city in this part of the world. (Applause.)

J. D. REDDING SHOWS INTERESTS OF THE CITY AND CORPORATION

Points Out the Fact That San Francisco Has Rivals to Compete With and Is Handicapped in Competition.

Following Mr. Scott, President Davis presented Mr. Joseph D. Redding, saying:

Now, gentlemen, in the hope of a clearer horizon, so much befogged by local issues, your Board has called upon one whom it feels can well throw light upon the relations and mutual obligations between municipalities and street railways, with particular reference to San Francisco; a gentleman who needs no introduction at my hands, Mr. Joseph D. Redding. (Applause.)

Mr. Redding spoke as follows:

Mr. President, ladies and gentlemen: I do not rise tonight exactly with diffidence, but I do rise charged with a new responsibility in after-dinner speaking. It is my lot, my fortune, or whatever you wish to call it, to represent a very large investment in San Francisco, and possibly you think of me standing in that relation. But I want you to regard me first and foremost simply as a San Franciscan. (Applause.)

It is true I have climbed over the front gate and wandered abroad a bit, and been to other places and seen other conditions and looked upon San Francisco from the vista of far away, but I have always been a San Franciscan and so have all my people before me. My father and my grandfather came into this port in 1849 and the spring of 1850. I was born close to this spot; I have always voted here; I have a lot on the top of Russian Hill and in about fifty years from now I am going to settle down and spend my declining years there. (Laughter and applause.)

Recent Advent of Foreign Capital.

As I said, I feel the responsibility of talking to you in a serious vein. Not that I apprehend any serious difficulty in my statements, but simply for the purpose of accuracy I will—most unusually for myself—refer to notes so as to give you what I may say in as apt form as possible.

The advent of eastern and foreign capital into San Francisco for investment in large undertakings is of recent date.

To the great world of finance seeking an outlet for its moneys, we have heretofore been regarded as a remote province. Our isolation from the rest of the country has also denied to us that comity of relation, which has prevailed for fifty

years throughout all of the communities east of the Rockies.

Our fathers and our grandfathers came here with little or nothing and they acquired their wealth from the natural resources of the country.

San Francisco has always been an interdependent family, and this close domestic relation has been the chief cause of our petty differences and of that short-sighted policy which has often misdirected us in our development. We have as much pride, as much individual initiative, as much enthusiasm as any other community in our country, but we are just awakening to a knowledge of our position among the cities of the world. Modern conditions have changed our status. The great steamship and railroad lines, and the telegraph, have brought us close to the rest of the world.

Recognition and Responsibility.

Despite our great calamity, and in fact from the energy and bravery shown by our citizens, San Francisco is now recognized as a safe place for the investment of large capital.

We are welcoming this influx of outside money and our first attitude must be and will be to protect these investments—to treat our new friends with every spirit of fairness and honor, and to be guided by the history of older communities which have had similar experiences.

The largest investment of outside capital has been made in our street railway system. Twenty-six millions of dollars in money were distributed in this community before the fire, in taking over the enterprise. Four millions of dollars were spent in reconstruction before the fire and nine millions of dollars have been expended since the fire in reconstruction and re-equipment.

An Object of European Interest.

Do you know, do you realize where this money comes from? From London, Paris, Amsterdam, Berlin, New York and other large money centers. Hundreds of people abroad hold these securities—big bankers—little banks, estates and individuals—all dependent for a return on their money upon the nickel that we pay for our daily rides to and fro upon the cars.

This City is now an object of great interest in a new way to the rest of the world. Wherever a

man places his money, at once there opens up to him a new point of view regarding that locality. Suppose we had put our money in a tramway in Vienna or Paris. Just think how keenly we would watch the progress of those cities—their development, their proposed extensions, the morale of the city government and the spirit of their citizens. This is the preliminary picture which I wish to place before you.

The System Should Be a Unit.

I next want to ask you to consider for a moment the peculiar topography of this peninsula.

San Francisco, from her physical conformation, demands one harmonious and component street railway system throughout her entire territory—whether it is to be run by outside capital, local capital, or by the city government itself.

Not only do the hills, which surround and embrace our City converge toward the bay, but our streets are laid out with Market street as the main artery leading to the ferries concentrated at its lower end; it is inevitable, if the public desires the best service with rapid and continuous connections to remote points of our peninsula for one fare and transfers, that one system, under one management should prevail.

It is quite natural for us to complain of poor service, of the dirt, of the crowded cars, of uncivil employees. That is human nature the world over. I have seen a passenger whose toes were stepped on by another passenger damn the entire management and pray God that he might have the privilege of hanging the whole board of directors.

I do not wish to praise the railroad company, but it is a fact that the very best equipment has been used, with 140-pound rails and the finest kind of concrete foundations. The heavy traffic seeks the railroad tracks and the spaces between owing to their solidity, and often to the detriment of the street car service. There is no doubt that the same kind of construction will be used to complete the entire system if that completion is permitted, so that in the end no city in our country will have a better service than San Francisco.

Link the City and Suburbs.

We have reached a point which seriously menaces the prosperity of our City and our inhabitants, and which has called a halt in the much needed extensions of the street railway systems throughout the peninsula. All of our western and southern region is praying to be brought into direct railroad communication with the downtown district, with Market street and with the ferries—Richmond District, Sunset, Twin Peaks, University Mound, Hunter's Point, are all asking for street railway extensions. These extensions are not being made, and failing them, retail trade is increasing rapidly across the bay. The trolley system of railroads which extends from Berkeley through Oakland, Fruitvale, Alviso, San Leandro and as far as Niles, making a series of continuous towns, is building up new homes.

The public can reach these points from the lower end of Market street more expeditiously than they can from the confines of our own City.

Why is this permitted? What has caused this exodus, and what is the matter with the railroads that they are not making these extensions throughout our peninsula? The extension of trolley lines in and around Sacramento, San Jose, Los Angeles and other cities in our state during the last three or four years is something phenomenal and is rapidly spreading. These cities have welcomed both local and outside capital for this purpose.

The conditions and terms of the franchises and their extensions in these cities are liberal and encourage investment, and the results in the increase in population, the increase of values to real estate and the building of new homes are beyond the dreams of the most sanguine.

Where This City is Crippled.

Why is not San Francisco and our peninsula doing likewise? What are the causes of the arrest of railway development? Why are we practically at a standstill while other localities are forging ahead, and particularly across the bay, taking our trade from us?

The answer is simple. There are three

causes: First, the railroad strike, which crippled everything for months; we need not discuss that. Its effects were brought home to us all. Second, the whole city, as well as the railroad, has been laid low by a terrible calamity and has been under a veritable struggle for existence, never surpassed in the history of any other community. There is a third cause, less transitory and more fundamental than the other two. It is the present attitude of our city government toward the franchises of the street railway system and their necessary extensions, and the cry for municipal ownership and operation of street railways.

I have the highest regard for the present Mayor and the Board of Supervisors. I know they are inspired by the best of motives—but I take direct issue with them in their attitude toward the present franchises of our street railway system and the extensions necessary to their rounding up and completion throughout this peninsula. I do that as a citizen having nothing in view but the welfare and prosperity of this great community.

Handicapped in the Competition.

It is true our present Charter provides that it is the intention of this City to gradually acquire and eventually own its public utilities, but the franchises under which we have permitted the advent of nearly forty millions of dollars of foreign capital were passed in 1879, long prior to the present Charter.

There is nothing about municipal ownership in the franchises across the bay or in the other cities of our State. Every liberal inducement for the investment of money is given in their terms. We should do likewise if we expect to retain our population and our retail trade, and if we hope to have a complete interurban street railway system throughout this peninsula.

Municipally owned and operated street railways have been a success to a certain extent in certain localities and a failure in others. They have been a success in some towns in England, but the tax rate per capita in those towns has just about doubled since they were first established. It was 17s 6d on the one hundred pounds. It is now 33s 2d per hundred pounds. It has never been a success anywhere, except where permanent boards of railway management have been established, unaffected by elections and political changes.

Running a street railroad system is a great technical industry. It cannot be learned in a month, a year or two years. A municipally operated railroad will always be disastrous where a Board of Supervisors comes into power, composed of lawyers, doctors, merchants and business men and who, just about the time they commence to grasp the first principles of the business, find themselves succeeded by another group of equally well-meaning but inexperienced gentlemen.

Ten Millions Waiting on the City's Attitude.

"The prosperity of the community depends upon its treatment of invested moneys." I know that San Francisco will treat invested capital as fairly and as honorably as any other city in the world.

My effort this evening is to show to you the chief causes of the present lack of transportation facilities to the outlying parts of our peninsula.

Capital cannot be induced to complete these extensions if the proposed franchises and permits contain a clause that a municipally owned and operated road shall have the right to run over the same tracks.

The citizens of San Francisco are a practical people. You gentlemen here tonight are practical business men. You know our City must take a common sense attitude toward this most important matter. We have no divine right to ignore the object lessons going on all around us throughout this State.

Ten million dollars have recently been arranged for, and from the same sources that provided the forty millions of dollars. It is ready to be invested in the extensions of the street railway system for our City, if the City will show anything like the liberality in the terms of the permits and franchises that has been granted elsewhere throughout our State and at our very gates.

It rests with ourselves whether we will welcome

this new capital or whether we will drive it away with the municipal ownership bugaboo.

A Liberal Franchise Policy.

The time may come in the distant future when, under a different charter, permanent boards of trained engineers can successfully cope with the technical problems of street railway management. Today a condition confronts us, not a theory. We want more population. We want more values to our outside real estate. We want more retail trade. We want rapid communication to all points of our peninsula and for one fare. There is only one way to get these things, and that is by lending every assistance to the completion of the railway system heretofore inaugurated and only as yet partly completed.

Franchises should be put up to the highest bidder upon such terms as will warrant the investment of more money. Otherwise our trade will continue to slacken, and our real estate values continue to lie dormant.

Nearly one-half a million of people ride daily upon the street cars in this City. It is the duty of the management and the employees to conduct each passenger with speed and safety and to treat all with courtesy. It is a business of infinite detail. With thousands of employees it is impossible not to find some stupid and even brutal ones among them. There are, naturally, among the conductors and motormen all kinds of temperaments and dispositions, as there are among the passengers.

Co-operation, Not Hostility.

It is the duty of the company to choose its employees with the greatest care as to their integrity and probity. The passengers, also, can do a great deal for their mutual comfort and benefit by having their fares ready whenever it is possible, and by not crowding the platforms, but moving into the center of the cars. If we think our cars are crowded at certain hours, go to any Eastern city and you will find no difference.

Give Street Car Passengers the Right of Way.

A stricter regulation of street traffic by the police would increase the convenience of the public upon the cars enormously. When a truck refuses to leave the track in front of a car, or when a wagon is backed up to the sidewalk, with the horses filling the center of the street, it is not

the railroad that is hampered and delayed. It is the public; the doctor on his way to a patient, the lady to her shopping, the clerk to his duties, the merchant to his business, or everybody to his home.

Mutual consideration will do a great deal to rectify these short-comings.

A street car service moving along one of our great thoroughfares at a half-minute headway should be a series of equi-distant links. When this moving chain is blocked by an obstruction, it disorganizes every link of that chain, and its effects are felt by every passenger. This is one of the most frequent obstacles to overcome in the matter of service. It is the one illustration I intend to present of the dozens that might be given to show the many difficulties of the business.

City Needs a Completed System.

Gentlemen, San Francisco wants a completed system of railways. It wants the best service that money wisely spent can give it. I know that the sources from which this money comes want to do the right thing, the best thing; they have great faith in San Francisco. Not only have they expended forty millions of dollars, without drawing anything in the shape of interest on their investment, except interest on the bonds, but they have arranged for ten millions more for a great power plant to bring down from the Sierras sufficient energy to give a more perfect system. But they want you to meet them in a spirit in which I know San Francisco will meet them.

As I have said before, I have no doubt that it is the desire of our city government to do the right thing. San Francisco has always had a curiously individual way of proceeding toward her results. Despite the fact that municipal ownership has not been a success in any city in our country, simply for the reason that our city governments change so frequently, still there are many splendid men in this town who ask for it. The railroad company must deal with you and you must deal with it so that we shall have one component system through the whole confines of this peninsula, a system that is rapid, and for one fare. That is the object of my talk tonight. I want you to know that the people I represent wish to do the very best that is in their power. (Applause.)

MAYOR TAYLOR FOR A CIVIC CENTER AND A STATUE OF ST. FRANCIS

Declares the Same Sort of Courage Should Animate the Community That Has Been Displayed by Individuals.

President Davis next presented Mayor Taylor, saying:

Gentleman, it was a gratifying tribute to the work of this Association when, upon a recent occasion, Mayor Taylor said: "I like the way the Merchants' Association goes about its work. It does good work. It does not go about with a microscope in one hand and a hammer in the other."

Gentlemen, I have the honor to present to you our honored Mayor, Doctor Edward Robeson Taylor. (Applause.)

Mayor Taylor was warmly greeted, and said:

Mr. Chairman and friends of San Francisco.

I am satisfied that everyone here is not only willing to do his best for San Francisco, but that he is willing to do his best because there comes up in his heart a real love for this City, a city of enduring charm, a city situated naturally as no other city on the face of the earth, a city which has possibilities beyond imagination, a city that compels whosoever has drunk of her wine almost against his will to quaff still more of it. I stand here tonight simply to say a few words. I am not on the program, but when the President of your Association asked me if I would not say a few words I responded gladly that I would. I

do not rise reluctantly, gentlemen; I am glad to speak to you, very glad.

A Tribute to the Supervisors.

I do not intend to enter into any controversy with my friend Redding, or with Mr. Scott, in regard to street railroads. That is a matter of such grave concern as would induce me to say nothing tonight upon that subject, because I stand here not only as a private citizen talking to private citizens, but also as the Mayor of this City, having grave responsibilities; and one who, I trust, during his term of office, has never spoken lightly or without due consideration and deliberation. If I may speak personally, I have always looked upon this office as a great office, and I have always looked upon the one who has to discharge the duties of that office as one who should not only conduct himself in every proper way, but who should never speak, either in public or in private, on public matters without, as I have said before, great consideration and grave deliberation. Therefore I shall say nothing upon this street railway system question. But knowing this Board of Supervisors as I know it, I cannot sit down without saying that in my opinion they not only deserve the very best of this City, but that they are men not of narrow views. They are men of large views, they are men of capacity, and as a deliberative

assembly they are men worthy of all praise and of all regard. (Applause.)

I tell you, my friends—and I say this because I am soon, myself, to retire from office—this City will be fortunate, fortunate almost above that of other cities, if it can keep in its legislative chamber such a Board as you now have. (Applause.)

Reasons for the Civic Center.

Now, a word or two upon this Civic Center. I have thought something about that, and I am willing to say something about it. As has been said, this is simply the beginning of the Burnham plan; but whether it be the beginning of the Burnham plan or not, it is a thing for us to adopt. And why? Because it proclaims to the world that notwithstanding we are more or less in financial straits, we still realize the great future of this City, and are willing to take all hazard, no matter what it may be, to make this the great city that it ought to be.

The very fact that this City is not as well able to borrow money as she was before the fire is the very reason that we ought to take over this Civic Center. We ought to act as the Romans did: the greater their disaster the greater their demands in negotiations. When Hannibal was at the gates of Rome the Roman demand in negotiation was higher than when Hannibal first landed in Italy. That is what San Francisco should do. She should have the courage, the intelligence and the faith necessary to great things.

This City is going to increase almost incredibly in population. And shall we say in the presence of this great future that San Francisco shall not have the best? No! Let us have the best. Shall we follow the man with the pen and pencil who sits down in his sunless den and figures out whether we can afford it? (Applause.)

Uninspiring Leadership.

Did ever a man who was afraid of an increased tax, did ever a man or men with their pads and their pencils figuring out percentages, did ever such men do anything to carry forward the destinies of a great city? We cannot follow such men. You follow men of imagination, men of sentiment; those are the men that you follow. If you follow such men now you will lead San Francisco to her great destiny.

So, let us take heart. San Francisco had a renaissance the day after the fire ceased. She was new born. Hope sprang at once amidst those ashes in the heart of every true San Franciscan; and we see that hope, and the courage back of that hope, embodied in these great buildings that we now behold.

Shall we, as an aggregate society, be less courageous than we are separate from each other? The same courage that animated the men individually who put up these great and beautiful structures should animate the aggregate society.

We must not be cowards; we must take heart and march bravely forward to the accomplishment of our great destiny. (Applause.)

Not only, gentlemen, must we have this Civic Center, but we must have in the center of that Civic Center a monumental statue of St. Francis. (Applause.)

St. Francis With Us.

San Francisco has lived too long without a statue of her patron Saint. (Applause.) Let it be so no longer. By the generosity of one of our most public spirited citizens we have a statue of Junipero Serra which would do credit to any capital of the world. I say it is a masterpiece, the statue that we have in the Park of Junipero Serra. It would do well in any Place in Paris. It is well placed in the Park. But St. Francis, one of the really great men of the world, a Saint if ever there was a Saint on this earth, the founder of one of the greatest religious orders, living today in great activity in all parts of the world, centuries after the death of the founder, this man, who is the patron Saint of our City, for whom this City is named, is without a statue.

I would have the hand of art and the mind of art in their greatest cunning fashion a statue of that man, and I would have it in the center of this Civic Center, so that we might have, in his representation, symbolized the great heart of

that man beating, beating, beating as the heart of San Francisco, and the representative of all that is best in our lives and in our religion.

For, gentlemen, as I have preached it in more public addresses than one, and as I preach it again, and as I am going to keep on preaching it every time I have an opportunity, unless we are

moral, unless we are religious, your street railroads, your big buildings, your Civic Center and your everything else will be nothing in God's world but dross. (Applause.)

Now, let us have not only the Civic Center, but let us have in the center of it that which symbolizes its best morality and religion. (Applause.)

F. W. DOHRMANN AGAINST ACTION TO DEMONSTRATE A THEORY

We Are Now Fronting a Condition, And Should Solve Our Problems Practically.

At the conclusion of the Mayor's remarks, President Davis presented Mr. F. W. Dohrmann, former president and now honorary member of the Merchants' Association, saying:

Gentlemen, those of us who find pleasure in doing a little public service, love a good citizen. Allow me to present our much beloved and highly esteemed first president, Mr. F. W. Dohrmann. (Applause.)

Mr. Dohrmann spoke as follows:

Mr. President and Gentlemen: Our honored Mayor is right; it is fitting and it is the duty of good citizens to follow men who have enthusiasm, men who have eloquence, men who have the courage of their convictions. But it is very hard to make a speech after such a man has spoken. That is the position I am in. His Honor has put you under the spell of his eloquence and personality, and I must apologize to you for getting up to speak at all. I do not know of any way for getting your attention better than by telling you of a little experience that I had recently, so as to bring you down to the common level of a common business man.

Appreciative Japanese.

It was my good fortune to be delegated with other representatives of the commercial community to visit that great and interesting country, Japan. It was my duty at times to address the audiences which gathered to welcome us. Upon one occasion, and at just about the time of night that I am speaking now, we were in the city of Osaka. It was after three functions had taken place that day, and another was awaiting us, a civic reception to the delegates from the Pacific Coast by the municipal authorities and other people of the city of Osaka.

I had to address the meeting. I was as tired then as I am just now. The audience consisted nine-tenths of Japanese, who did not understand English and one-tenth Americans who understood my English and were tired of it. I said: "Gentlemen, you are tired and so am I, and I am not going to make a speech." This brought down the house. Those who understood English meant to convey to me that they would take me at my word. The Japanese thought it was an ovation to me as Chairman of the Committee, and that they were in duty bound to "Banzai," and I never had such applause as when I said I was not going to make a speech. I have an idea that if I should repeat that promise now you would be very glad. (Laughter.)

Keep the Question Clear.

I intend to say only a few plain business words. I will thank you for your patience and cut it as short as I can. When great or important questions confront us, we are apt to be puzzled; we are apt to look for information and enlightenment to the people just referred to who live in sunless rooms, who write and tell us what we should do and what we should not do. Sometimes we mind them and sometimes we do not. If we would only stop and think a moment, and apply just common sense and every-day principles to these problems, perhaps they would not be so complex, perhaps they would not be so hard to absorb, perhaps we should find a way to know our minds. It seems to me that is the situation with reference to the street railroad question we are to decide soon.

The Purposes of Street Railroads.

This is what occurs to me street railroads are for: First, to accommodate the public; second, to give to the City a fair return for the use of its

streets (applause); third, to give such a return on the capital invested, whether it be by private citizens or by the municipality, that they can go on improving the service, and that they can get a good round profit on their investment. (Applause.)

Now, what happened in this city? People that were in authority years and years ago minded the one question—street railways to accommodate the people. Why? San Francisco was a small city; the only method of transportation when I came here was by an omnibus from North Beach to South Park. Some of you here know about that. We looked upon franchises for a street railway, as a gift to the City, not as a gift by the city. The great trouble was this—the great trouble often is now—that we do not look far enough into the future. So, for the sake of getting the people accommodated we gave these franchises free for many years to come.

Uncertain Service.

All this time the city should have had a share of the income; it did not get it. That is not the fault of the people who now own the United Railroads. That is the fault of the people who gave away our franchises and our privileges when they should have known better. They should have said at the time, "Yes, good transportation is a great privilege for us now, but this city is going to grow and when this city grows and you begin to make money we want the city to make money also."

There was a great and fatal mistake made in the city of San Francisco at that time. And the gentleman here now tells us that it is the money from London, the money from Paris and the money from elsewhere, the eighty million dollars, which are invested in railroads. Gentlemen, but for ourselves, at least forty million dollars of it would be our own capital, and we could have owned it if those people had been careful in the early days. But, as I say, that is no fault of those who bought and paid a price commensurate with the present earning capacity of our street railroad system.

Getting Together at Last.

I believe I am right in saying that this is the first time that the representatives of the railroad and the representatives of the commercial community and the representatives of the municipality have come together and talked to each other, friendly and fairly. And that has been another error of the past. We should have done so long ago. Maybe many things that did happen would not have happened if that had been done.

Now, I am coming to the third point: You must arrange matters so that whoever puts money into a public utility can make money honestly, safely and sufficiently. Mind that. Something has been said here tonight about the Board of Supervisors about their being too careful and cautious, and perhaps a little bit too stiff. Perhaps they are. But think of the history of our city in the past and give them credit when they try to the best of their ability, without fear or favor, to safeguard the future interests of this community. (Applause.)

Service, Profits and Extensions.

I have tried to point out to you in a simple way that there are only three things to consider: first, the convenience of the public; second, a proper return to the City—a partnership, if you please; the city should be in partnership with those that supply public utilities on such terms that the other partner can also have a good return and that the city itself gets it own; and third,

there should be money enough to continue to make improvements and still have good profits left.

Now, the question presents itself, can we best accomplish these three things by municipal ownership?

I helped to make the Charter. I was in hopes that our Charter, being one element of good government, would always secure the other necessary element of good government, a good Mayor. You can have a bad government with a good Charter, or you can have good government with a bad Charter. If we are to have good government, that means a Mayor attending properly to our municipal affairs. If we could be sure of that I would wish to carry out the intention of the Charter and advocate the acquisition of our utilities as fast as we can get them (applause); but we have had since the Charter three different administrations; two of them are represented by the respective head of each here tonight; the other gentleman is "missing."

Now, are you going to take chances on the "missing" kind of an administration in the taking over of such enterprises? Do you feel safe in doing it?

If you do your vote will be that way; if the majority of the people vote that way, it will have to be accepted "for better or for worse." But my advice is, do not let us vote for fads; let us be practical; let us do that which will most benefit our city.

Don't Vote for a Theory.

Do not undertake a great enterprise for the purpose of trying or of demonstrating a theory.

The running of railroads by municipalities is, I am sorry to say, yet a theory.

As Mr. Redding says, it requires a trained board of managers to carry on such a business as a street railroad.

I think you would find in undertaking such a business by the municipality that this would be taking great chances of obtaining neither of the three requisites which I have named. We would not have the best accommodations for the people, nor a proper income for the City, nor a profit on the capital invested sufficient for a sinking fund for extending the properties and keeping them in good repair.

If the majority of the people vote not to take these chances, that is, vote against the municipal ownership of the Geary Street Railroad, then let all parties interested come together and have a railroad that will secure all these three requisites, which are possible if in extending the franchise the proper precautions are taken by our Board of Supervisors, whom I feel it is safe to trust to do so.

It is true the people who own our street railroads have made a great deal of money that our City ought to have had, but it is our own fault that this is so. We will have to forget this past omission and start anew attending now to our business affairs in a patriotic, liberal, practical common sense way.

Let us all get together and together get the City to go ahead properly.

At the conclusion of Mr. Dohrmann's remarks, the banqueters adjourned.

Two different efforts to "municipalize" the Geary-street railway have demonstrated that a large majority of the people of the city care nothing whatever about it, and indicate that probably a distinct majority is opposed to it altogether.

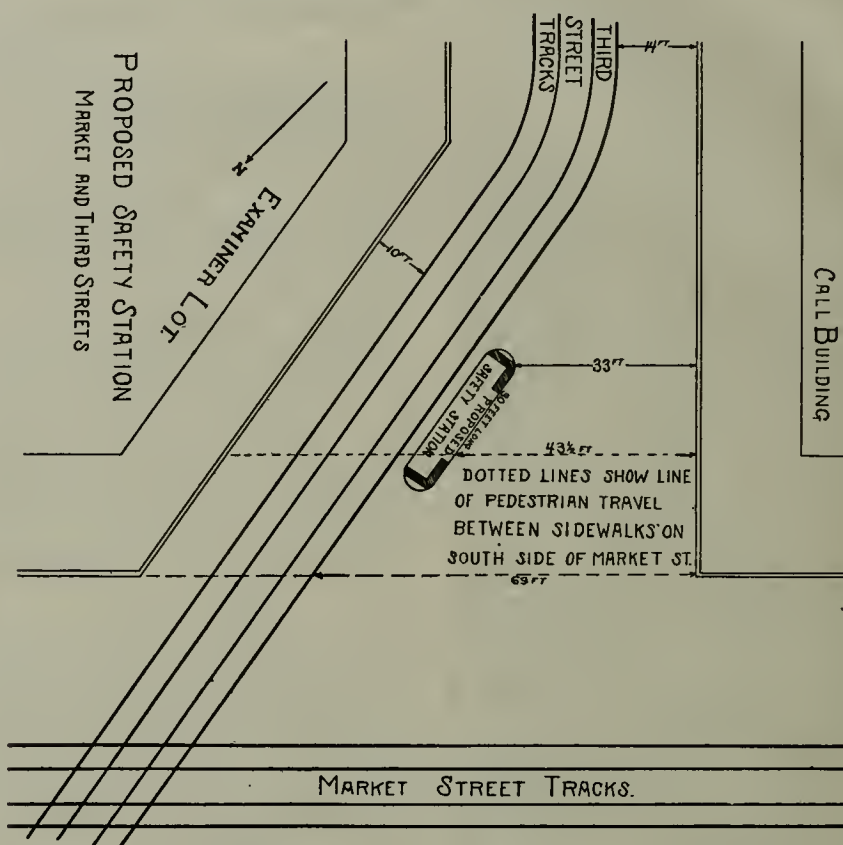
In 1902 there were 70,764 registered voters in San Francisco. At a special election on the Geary-street proposal in that year 15,071 voted for it and 11,331 against. In other words, only 21 per cent favored the scheme, for it is fair to assume that every advocate of the proposal went to the polls.

Next year it was beaten still worse. Out of a total registration of 73,702 only 14,351 voted for, with 10,790 against—a smaller total vote, out of a larger registration, showing a distinctly waning interest. The vote in favor had shrunk to 19 per cent of the registration.

In the face of such figures it is difficult to hold to the theory that "municipal ownership" has popular support, notwithstanding the industry of its protagonists.

OFFERS PLANS FOR AN ISLE OF SAFETY AT THIRD STREET

Association Indicates a Public Necessity, Where the Crowds Take The Cars for the Southern Pacific Depot.



It is striking evidence of the growth of San Francisco that traffic in the down-town section has so increased as to call for an additional safety station at Third and Market streets. The Merchants' Association, which built and donated to the City, as an object lesson, the first isle-of-safety, located at Lotta's Fountain, has made a plan for another across the street, and in the following letter has asked the Supervisors to provide for it:

San Francisco, May 10, 1909.

To the Honorable, the Board of Supervisors, City and County of San Francisco.

Gentlemen—We respectfully submit herewith a plan for a Public Safety Station at Third and Market streets, for the convenience and safety of persons boarding cars at that point for the Southern Pacific Depot or Potrero, and we urge that a special appropriation for such a station be included in the budget for the next tax levy.

There is urgent need for a Safety Station at this point, on account of the great number of

people boarding south-bound cars there. At present they are compelled to stand in the open triangle where it is proposed to place the station, and are in constant danger from passing teams.

We have investigated the location thoroughly, and find that there will be ample room for a safety station there without obstructing teaming, as is shown on the plan hereto attached.

This station need not be as long as the one at Lotta's Fountain. We suggest thirty feet in length, although it may be advisable to increase it to forty feet.

As the cost of this station would be small compared to the great number of people who would be directly benefited every day by it, we respectfully urge that provision be made for its construction at the earliest possible date.

Very respectfully,

The Merchants' Association of San Francisco.
L. M. King, Sec.; Andrew M. Davis, Pres.

The Supervisors have received the suggestion favorably, and it is probable that provision will be made for the improvement out of current revenue.

ASSOCIATION'S DIRECTORS FAVOR THE CIVIC CENTER.

On the proposal to issue bonds for the establishment of a Civic Center the Directors of the Merchants' Association adopted, on May 14, the following resolution:

Resolved, That the Board of Directors of

the Merchants' Association favors the construction of a Civic Center at the foot of Van Ness avenue and the erection of a City Hall upon a portion of the land so acquired. And be it further

Resolved, That it endorses the issuance of bonds for the acquisition of land necessary for such Civic Center.

The bond issue item for this purpose will amount to \$8,480,000.

ENDORSEMENT COMMITTEE RESUMES ACTIVE OPERATIONS

Business Men That Are Asked for Contributions to Charity Will Do Well to Refuse Unless Shown the Endorsement Card.

Active operations have been resumed by the Charities Endorsement Committee, and it is no longer necessary for any San Francisco merchant or business man to contribute money to solicitors for charitable institutions about which he knows nothing, for fear of refusing proper assistance to the worthy. When asked for a money contribution, he can satisfy himself at once, by demanding to see the endorsement card of the committee, whether or not the applicant represents a "charity" that has been examined by experts and found to be efficient and properly conducted. He can then make his contribution or not, as he pleases. And he should please not, unless he is satisfied with his own personal knowledge of the applicant.

The Charities Endorsement Committee investigates, upon request, any charitable institution that asks it to. Having been organized originally by the Merchants' Association, in conjunction with the Associated Charities, and having at its command the executive machinery of the Associated Charities, it represents the mercantile community, in its purpose to get at the truth about the charitable institutions that are dependent on the public for support; and it applies to its investigations the standards of effective relief work as learned by actual practice.

Need of the Committee's Work.

A community is not only likely to be afflicted with fraudulent charities unless it is very well guarded, but to be burdened as well with institutions so loosely conducted that they are not worth their upkeep. The Committee issues its endorsement to the serviceable sort, and denies it to the fraudulent and the ineffective; and therein lies the protection of the merchant that takes advantage of the Committee's work.

There has recently been a great deal of complaint by merchants about the large number of solicitors that appear to have descended upon them. Two or three of the larger houses say they have never known them to be so numerous. Among so many there are bound to be some impostors, and the only way to make sure is to demand to be shown the endorsement card.

Like the Old Condition.

In respect to the numbers now soliciting charity the condition of the City resembles that of the period before the organization of the Endorsement Committee, when frauds flourished, and when the merchant was daily imposed upon and knew it and did not know how to prevent it, and in consequence gave as sparingly as possible to all; thereby failing to give as much as he desired to the sort of charity he would have been glad to assist liberally if he had been able to discriminate among so many. That condition was cured in short order as soon as the business community became informed about the plan of endorsement operated by the Committee. A few impostors hung on tenaciously, assisted by a misguided sentimentality, but most of them grew tired of the game and gave it up. Everywhere they applied for donations they were met by the demand to be shown

the endorsement card of the Charities Endorsement Committee. They never had it to show, for no spurious solicitor could get it. The number of cases in which this demand was not made, grew smaller and smaller as the members of the mercantile community became more widely informed about the Committee's work and purposes, until those that continued to give in the old careless way were so few in number that their donations would no longer support the professionals, who thereupon took their "charity concerts," their ticket-selling devices and their dishonest charitable institutions to cities that lacked such protection.

Parasites Eliminated.

For two or three years before the fire, San Francisco enjoyed the reputation among charity experts everywhere of being the best-guarded city in the country in the matter of frauds of this character; and it was merely the result of intelligent conduct on the part of the charitably disposed, who knew what was being done for the community by the Endorsement Committee. No worthy and valuable charity suffered through the plan. On the contrary, there was more for the honest and efficient because the dishonest and inefficient had been weeded out and had ceased to be a burden.

The standard of charity administration was also improved, for, in addition to refusing endorsement to fraudulent concerns, the Charities Endorsement Committee insisted that a charitable institution should be able to show results commensurate with the amount of money it used. This meant that it should apply close business methods and achieve effective administration—that its offices and pay roll should not be cumbered with useless attaches, and its line of work should supply some definite and well recognized need of the community.

Handbook Is Being Prepared.

With every activity of the City disorganized by the fire, the work of the Endorsement Committee had to cease temporarily. Some of the old birds of prey, or others just as bad, have flocked back, and recently it became evident that there was the same need for the Committee's operations as of old.

There is now in course of preparation a handbook of endorsed charities, which will show at a glance those that have been investigated and recommended and those that have not. This book will be issued by the Merchants' Association. Its publication has been delayed by more extensive investigations, but it will probably be issued before the year's end, and will contain a statement of the purposes and line of work of each charitable organization endorsed, its officers, and the amount of money it will need to carry out its plans for the coming year. Any charity not in the book is not endorsed. This may mean that it has not applied for endorsement because it does not need it, being well supplied with funds; but in any case no one should make a donation to a solicitor without the endorsement of the Committee un-

less he personally knows that the request is a worthy one. By such concerted action the community was freed from impostors before the fire and will be soon again.

DURABLE SPRINKLING IS ENDORSED BY THE ASSOCIATION.

Chemical Compound on the Streets Lays Dust and Keeps it Down.

San Francisco, May 15, 1909.

To the Honorable, the Board of Supervisors,
City and County of San Francisco.

Gentlemen—The Merchants' Association endorses the experiment recently tried by the Board of Public Works of sprinkling the streets in the business district with a chemical preparation that retains its moisture on the street, and we respectfully urge that the use of this kind of sprinkling be extended during the next fiscal year.

The result of the work done in the small section of the retail district is that during the past few weeks this district was, for the first time, practically free from dust, except such as blew from piles of building material deposited on the streets.

It is extremely necessary that the dust nuisance should be abated, both for the convenience of the public and to prevent the loss of thousands of dollars yearly in damaged merchandise.

From the experiments tried by this Association in past years, we are satisfied that, owing to the peculiar climatic conditions in San Francisco, dust can only be prevented by some form of sprinkling which will retain the moisture on the streets for a long time. This cannot be done by water alone, and the system tried in the new retail district thus far is the most successful.

We therefore endorse the sprinkling of our business streets with this chemical preparation and express the hope that your honorable Board will provide for the next budget a sufficient increase in the appropriation for street sprinkling so that this system of sprinkling can be extended during the coming year over the principal downtown business district.

Very respectfully,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

SIDEWALK CAMPAIGN IS PRODUCING GOOD RESULTS.

Movement Started by the Merchants' and South of Market Associations Still Goes Forward.

Reports transmitted to this office show that the movement for better sidewalks started by the Merchants' Association and the South of Market Street Improvement Association is still going vigorously forward and accomplishing good results. A special inspector, Mr. Joseph I. Dimond, was detailed to this work at the Association's request and has been very active in pursuit of sluggish property owners, both north and south of Market street, ever since. In consequence, a good many stretches that were bad for pedestrians have been put in better condition, notably on Sixth street between Folsom and Howard, on Mission between First and Second, and the northeast corner of Fourth and Bryant. The south side of Eddy street, between Powell and Mason, and the southwest corner of First and Jessie streets will soon be put into good order.

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

TRADE IN YOUR OWN CITY.

After the readjustment of business in its down-town locations a period of temporary dullness might naturally have been expected. Removal sales could have been counted on to stock up customers and supply a good deal of the normal demand, for the time being. To some extent, that is what has happened. It is not an unhealthy condition, nor one that may reasonably be regarded as at all lasting in its effect. And it has not been nearly so bad as it might have been. The bank clearings of San Francisco for the week ending May 29, 1908, were \$25,407,006; and for the week ending May 29, 1909, they were \$31,783,800, an increase of over 25 per cent. And the bank clearings are generally regarded as a pretty good rough index to the state of retail trade. If they are a good index, this statement should give ground for real encouragement.

There is a way, however, whereby even these large clearings could and should be made larger and that is through a vigorous trade-at-home campaign, carried on by every individual interested in the City. Rents depend directly upon the volume of the merchant's business, and realty values depend directly upon rents. The stores of San Francisco are as fine as any in the land, and a great deal finer in many instances, for they are fresher, brighter, executed in a newer and better style of store architecture, and contain later lines of stock. Nowhere in the world today are prices lower than right here in San Francisco, if people only knew it. There is not a single respectable reason why a San Franciscan should shop abroad, but there are many and good ones why he or she should spend here the money that in thousands of cases comes first out of the City itself.

WITHOUT PARTY TAGS.

The brand new city of Berkeley held the first election under its brand new charter on May 1st, and elected its first and brand new Mayor in the person of Beverly L. Hodghead, well known to San Franciscans as a leader at the bar in this City, and secretary of the Commonwealth Club. Mr. Hodghead's election signalizes a victory of the growing reform element in politics over the old spoils forces that used to march under the banner of an honorable national party but were compelled by the nonpartisan provisions of the new Berkeley charter to

lay it aside and stand before the people on their merits—which to most of the voters must have seemed rather speculative than actual if one may judge from the rousing plurality Mr. Hodghead received. The real Australian ballot was used, with the candidates' names in vertical columns in alphabetical order, under the designations of the offices for which they stood, but without the name of any party to help them. For the mayor and auditor, who received majorities, the election was final, but for the candidates for councilman and school director, none of whom received more than a plurality, it was a primary.

The Berkeley charter provides for the commission form of government, somewhat similar to the governments of Des Moines and Galveston. The victory in Berkeley should encourage some other city to peel the party labels off its professional politicians and then beat them into submission at the polls.

UNEMPLOYMENT DECREASES.

According to a statement of a special committee of the Building Trades Council, there is much less of the distressing element of unemployment in the present condition of San Francisco than there was a year ago last winter. At that time there were about 21,000 unemployed in the City, whereas now there are probably not more than 15,000. Miss Katherine C. Felton, general secretary of the Associated Charities, also reports that there is somewhat less distress and that it is easier to find positions for those in need of help than it was a year ago. In the light of such facts there is less excuse than usual for indiscriminate alms-giving on the streets, and yet the noticeably large numbers of tramp solicitors with hard-luck stories would seem to indicate that this sort of undesirable citizen still finds the easy-going San Franciscan as easy as ever.

HELP OUT THE SCHOOL CENSUS.

Superintendent of Schools Roncovieri requests all parents that have not been interviewed by the school census marshals to send to his office without delay their addresses, together with the names and ages of their children. It is to the interests of the taxpayers that the school census be complete this year, in order that the population of the City may not be in doubt. Such official figures as exist at present give San Francisco 40,690 school children, but it is not at all likely that this represents the total number. The real population of the City should become known in order that the world may see to what extent recovery from the disaster of 1906 has gone, and there are few better indications than a properly taken school census.

There is another and equally important reason why the census should be as nearly complete as possible, and that is that the apportionment of the State school fund is based upon the known number of children between the ages of five and seventeen, and for every one that should be in the school census and is not, the City will lose just \$3.57—which, in the natural order of events, will have to come out of the pockets of the tax-payers. So if the school census marshal failed to visit you, or called when you were out, attend to this matter, as a good citizen, yourself.

GOOD WILL TO JAPAN.

Through its president, Mr. Andrew M. Davis, the Merchants' Association was called upon, by the Mayor, as a representative civic body, to participate in the reception to the officers and men of the Japanese training fleet, in conjunction with the president of the Chamber of Commerce, Mr. James McNab, and of the Merchants' Exchange, James Rolph, Jr. The proper visits of ceremony were accomplished by Mayor Taylor and this committee, with the help of Rear-Admiral Swinburne, representing the Navy; General Weston, commanding at the Presidio, and Collector of the Port Stratton. A public reception was tendered the officers of the fleet on the floor of the Merchants' Exchange, there were automobile and trolley rides arranged for the visitors, and a carefully prepared program of several days' entertainment, including a sumptuous banquet, was carried out with true San Francisco hospitality and without a single hitch. That spirit of cordiality and good will for which this City is renowned, was abundantly in evidence, and it is likely that the men of our own fleet were not much better cared for on the occasion of their recent visit than were the representatives of the Japanese nation.

At the fifteenth annual meeting of the Merchants' Association, held at the Association's offices on May 20, five directors were elected for the ensuing three-year term: Hartland Law, Gustave Brenner and Byron Mauzy, incumbents, and Eugene J. Bates, and George C. Boardman Jr., who will be new to the board. The retiring directors are J. A. Eveleth and F. P. Stone.

The annual report of the president will be given in full in the next Review.



A central Convention Bureau is in process of formation among the established commercial organizations of San Francisco, and Directors R. S. Atkins and Frank J. Symmes have been appointed a special delegation to represent the Merchants' Association. Meetings have been held with the leading hotel men and railroad men and the effort will be made to organize a committee that will have the united support of the mercantile community. The best conventions will be sought, with a view to their advertising value to San Francisco. The costs will be assessed in a way so equitable and effective that those who profit will pay, and no one will feel unduly burdened to make up the deficiencies of his neighbors. At present the plan is in the formative stage and more particulars will be announced later.

The Merchants' Association continues to grow, through the acquisition, as members, of substantial citizens and business firms interested in the growth and proper development of their City. The following joined the organization last month:

A. J. Whitaker, Grain and Beans, 310 Clay St.
F. L. Hansen, Contractor and Builder, 127 Montgomery St.
Hoquet-Cahu Cigar Co., Cigars and Cigarettes, 30 Front St.
O. E. Olsen Lithograph Co., Lithographers, 330 Jackson St.
Hay-Share Real Estate Co., Inc., 4392 San Bruno Ave.
Isaac Penny, Contractor, Hotel St. Francis.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.  DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 13

SAN FRANCISCO, CAL., JULY, 1909.

No. 155

REALTY EXPERTS FAVOR EXTENDING MARKET STREET THROUGH TWIN PEAKS

Men Vitally Interested in the City's Prosperity Realize the Wisdom of Opening New Lands to Home-Builders in San Francisco County

The territory of the peninsula of San Francisco, north of the San Mateo county line, is San Francisco's to develop. If it were developed properly, with street car lines radiating to it in every direction and connecting all parts of it with the center of the City, there would be no necessity for anybody doing business in San Francisco to seek a home for himself and his family elsewhere. There are large areas on this side of the bay just as attractive as can be found near any great city, if they were only rendered accessible.

Thus far there has been no concerted effort at suburban development on the peninsula, but the time has arrived when some such action must be taken. Other cities, well equipped with street railway extensions, are continually bringing into the market new territory that provides homes for increasing population and gives backbone and stability to retail trade; and San Francisco must not and will not permit any lack of enterprise to handicap it in the competition.

For this reason the Merchants' Association has been making a thorough study of the transportation facilities of the City. It finds that the main problem of business in San Francisco at the present time is a real estate problem, and that the right solution of that problem is to induce the construction of pioneering extensions of street railway lines into undeveloped territory and give it rapid transit communication with the heart of town.

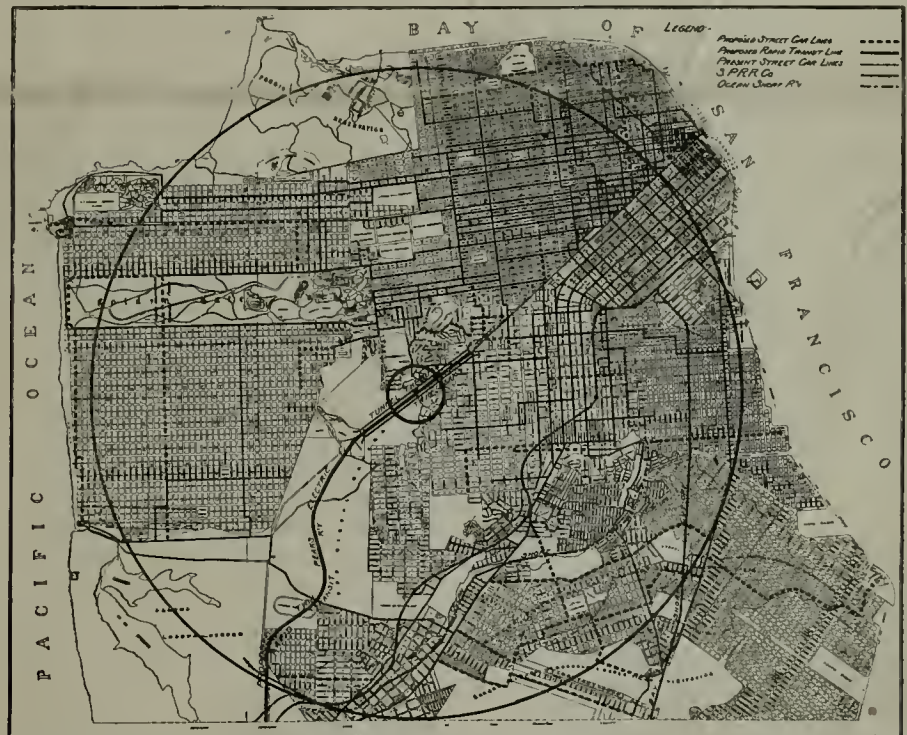
Rising almost in the exact center of the City and County of San Francisco is the double cone, nine hundred feet high, known as Twin Peaks. It is a beautiful eminence, but a barrier to travel across the county in any direction. Beyond it lie some of the finest lands for suburban residence sites that any city can boast; wooded hills and broad vales where the landscapes are fine and the climate temperate because of shelter from the winds. There are about twelve square miles of such land, roughly speaking, or about one-quarter of the area of San Francisco, that has hitherto been too inaccessible for homes, but that could be brought within twenty minutes ride of the center of town if Twin Peaks were not there. And for transportation purposes, Twin Peaks

can be eliminated, without the loss of any of its beauty, by a tunnel entering about Castro street and emerging about 7,700 feet beyond.

Tentative plans for this tunnel have been made by the Association's engineer, Mr. H. A. Campbell. The largest tracts of land beyond the hill, in a general line with Market street, belong to one large estate and two wealthy corporations—the Sutro estate, the Spring Valley Water Company and the Parkside

Railroads, possibly with the aid of an independent system; or they might find their profit in the construction of their own road as Adolph Sutro did.

Of the value and timeliness of the project itself there is no doubt in the mind of any one that has given the matter any thought. The Association has held a meeting with the Real Estate Board at which the co-operation of the latter body was freely offered, and several



SOME LOCAL GEOGRAPHY.

This City is not confined to any small, contracted area. Look at the circles. Twin Peaks, four miles from the Ferry, are almost the exact center of the City and County of San Francisco. There is room on this peninsula for the population of Greater New York.

Realty Company. Beyond these lands a line of electric railroad could be extended down the peninsula into San Mateo county, over which express trains could be run into the City. It may be found to be to the interests of the principal land owners in this territory to bring their lands into the market by combining to construct the Twin Peaks tunnel—possibly with the co-operation of the City and the United

of the more prominent members have been outspoken in praise of the plan. Among these is Thomas Magee, who said:

"I am heartily in favor of the Twin Peaks tunnel, in order to bring the lands beyond into connection with San Francisco. I told the Committee of Forty after the fire that if we were not careful we should lose some population to the other side of the bay, and that if it

once became established there it would not be likely to return. We have not been hurt yet, but we must make any further movement of that sort unnecessary. All that territory beyond Twin Peaks should be made accessible from the heart of town, and the best way to do it is by means of a tunnel. It is bound to come some time and why not now when it is needed most?"

George D. Toy said:

"It is the best suggestion of a public improvement that has been made thus far, and I am heartily in favor of it. The cost should be reduced to a minimum by the sale of the rock that would come out of the excavation, for it ought to make a good quarry. The general policy of bringing the outlying districts into communication with the center of the City is one that we cannot begin on too soon. The public should be educated upon the necessity for it and definite plans should be made so that when the right time comes for public action in the matter there will be no sound basis for criticism or obstruction."

A. S. Baldwin was equally emphatic about the necessity for developing the unoccupied lands on the peninsula by means of the Twin Peaks tunnel. He said:

"I think it would be a splendid undertaking. We need more accessible land and cheap land that can be used as homes for the people. It would mean more revenue for the City and more business for the merchant. We real estate men are daily impressed with the need of such an expansion, and I think there could be no better time than the present for this development."

Spencer Buckbee considered that the project was in line with the best municipal policy for promoting the City's growth, but he also believed that it should be carried out without imposing any more burdens on the tax-payers in the shape of interest charges on a bonded debt. He said:

"The Association is right about this matter and should have public support in its effort to realize such a plan, provided it could be brought about through the co-operation of the interests that would benefit by it financially. It would do great good at this juncture to bring in more tributary land, but at present our taxes are high enough, without more bonded debt. If the Twin Peaks tunnel could be constructed on a franchise from the City, for example, without a bond issue, it would be one of the greatest things ever done for the development of San Francisco."

The sentiment in favor of extending Market street in this manner is growing daily, and when the proper time arrives, the Merchants' Association, with the support of the public, intends taking effective action to bring it about.

On the request of a member the Merchants' Association has taken up with the Board of Public Works the question of repairing Eighteenth avenue south. This is a much needed improvement and a thousand dollars spent on it would be well laid out.

UNITED RAILROADS PUT ON THIRTY-SEVEN MORE CARS

Work of the Merchants' Association and the Improvement Clubs is Beginning to Bear Fruit, in the Form of Extensions and Betterments

The efforts being made by the Merchants' Association to secure improved transportation facilities for the outlying districts are attracting favorable attention in many directions.

One correspondent in writing to the Association says:

"Your efforts in behalf of rapid transit to and from the outlying districts of this city are highly commendable.

"I know for a fact that many who are now commuters would gladly return to live in this city if rapid transit to and from the business center would be provided.

"The advantages of dwelling in a big city, in a material and intellectual sense, are beginning to be better understood and your meritorious efforts once more will earn you the gratitude of every thinking resident."

Pursuant to promises made to the Merchants' Association and the Joint Committee on Street Railroads after the Association made its report of Feb. 1, the United Railroads have been making extensive betterments in the service.

Thirty-seven more cars have been put on in various parts of the City. Preparations are being made to run trailers on Market street. Improvements have been made in the car numbering so that it will be more serviceable to patrons. Over 700 men are at work reconstructing and repairing track. New lines have been put into operation and construction work is under way on the Mission Road and Visitation Valley lines.

Sutter street has more cars running on it, Line No. 1 having been reduced eight cars and Line No. 2, the Clement street line, running on Sutter, having been increased ten. The Harrison street line has resumed service with a car from the Ferry depot via East street. The Clement street line has been extended easterly on California street, to Presidio avenue, whence it runs down Sutter to Market. The Bryant and Polk street line has been changed to the Ninth and Polk, running from Ninth and Brannan to Lombard street, via Ninth, Larkin and Polk.

On Monday, June 21, several cars were added to the Hayes and Ellis line and all of them began to run down Fourth street to Third and Townsend. The McAllister street line will soon be running to the beach via Stanyan and Fulton streets.

An extension of the Glen Park line, No. 10, is now in operation from Circular and San Jose avenues to Sunnyside avenue and Hamburg street and the neighborhood of Sutro Forest. Additional cars have been put on for Sunday traffic where they have been most needed. Repairs to track and roadbed have been made on Market, Ellis, Devisadero,

Sacramento, McAllister and Mission streets.

The Hayes and Ellis line, in running to Third and Townsend, is carrying out the Association's suggestion for an improved service in that quarter. The Fourteenth and Mission line is running as suggested for improvement of the Ingleside line. The numbering on the Third and Kearny line has been straightened out by using No. 17 on the cars running to the Ferry.

In addition to relaying its track, the California Street Company is again employing two conductors, from Market to Powell streets, during the rush hours.

The Presidio and Ferries line has started a half-hourly owl service after 1 A. M.

In concluding his supplementary report on these improvements the Association's inspector, Mr. Warren Manley, says: "This is a very creditable showing and proves conclusively that the practical suggestions offered by the Association are really public necessities."

The inspector makes the following suggestions: That in paving between the tracks on Sacramento street between Presidio avenue and Walnut street the seams of the basalt blocks should be filled with the tar and gravel grouting used by the City for this kind of work, to keep down dust; that paving between the tracks should be more thoroughly attended to, and that the city authorities and the street car companies should co-operate in making street repairs, especially in the case of the block of cobbles on California street from Dupont to Powell when the California street company reaches that block with its present reconstruction work; and that the Board of Works has done good work in tearing up the old switch of the Geary street road at Grant avenue and should pursue the same policy wherever franchises have expired.

This report will also be issued in full, as a special bulletin of the Merchants' Association.

At a conference held at the Association's offices recently between the committee and Vice-President Charles N. Black, of the United Railroads, Mr. Black, who is also general manager for the company, stated that the company was prepared to make the following extensions:

1.—In the Hunter's Point district, a line along 17th street from Railroad avenue to the water front.

2.—An extension of the San Bruno line to connect with the Railroad avenue line.

3.—An extension on Army street from Kentucky street to Kansas, along Kansas to Twenty-fourth, thus furnishing an additional cross-town connection for that district.

4.—In the University Mound district, an extension from the Mission street line at Holly street to Cambridge, along Cambridge to

Weyland, along Weyland to Amherst, along Amherst to Woolsey, along Woolsey to connect with the San Bruno line. This will require a viaduct at Crescent avenue and the Company is willing to contribute \$50,000 toward the cost of such a viaduct.

5. In the Sunset district an extension of the Parnassus avenue line from Fourth avenue to Ninth avenue and along Ninth avenue to II street.

He also reported that the company at the present time is engaged in extending the Fulton street line to the ocean and in building an extension from the Mission street line through the Crocker Tract to connect with the Railroad avenue line near the County boundary.

WORKING FOR CAR SERVICE TO THE PACIFIC MAIL DOCKS

Association Makes Field Observations and Suggests a Practical Plan.

Through its Committee on Street Railways the Merchants' Association has undertaken the labor of getting San Francisco properly provided with a street car service to the Mail Docks and negotiations are now on foot with the United Railroads and will be taken up with the Board of Supervisors which ought to result in that desirable improvement.

At present there is no such service, and no part of the City needs it more. The lack of it has long been a cause of bad first impressions on visitors arriving in the City from the Orient, and a source of vexation and needless expense to people that have to go to the Mail Docks on business, to take steamers, or to welcome friends.

The Association has proceeded in the matter by first making a study, through its field inspector, of the district in its relation to the existing car lines and the parts of San Francisco reached by them. The inspector's report covered the whole field of operations, and recommended that the Second Street line be extended to Berry and along Berry to East. The First and Battery Street line could connect with it, and also the line down Fifth to Brannan and on Brannan eastward, which would give easy communication between the docks and the most frequented parts of the City.

The committee went over the ground carefully, the Board approved the report and recommended its adoption, and the matter has been taken up with the company to ascertain if it would build such an extension if a franchise should be offered by the Supervisors. Ever since the fire the cry has been: "Why don't they have a car line to the Mail Docks?" It is now probable that we shall soon have one.

FOR FORESTS ON THE BAY ISLANDS.

The Merchants' Association will join with the commercial bodies of neighboring cities in petitioning the Federal Government to take steps toward the forestation of the islands in the Bay of San Francisco.

POPULATION CENTERS IN THE NEXT FEDERAL CENSUS

Proper Comparison of Cities Should Include Their Suburban Population.

On the important subject of "Population Centers" in the census of 1910 the Merchants' Association has sent the following letter to the Director of the Census:

SAN FRANCISCO, June 12, 1909.
Hon. E. Dana Durand, Director of the Census, Washington, D. C.

Dear Sir:—Permit us to suggest to you the great desirability of having all of our large cities treated as "Population Centers" in the census of 1910, since it is as such centers that they derive most of their influence and importance.

On account of the present tendency of a very large portion of the population of our great cities to live in suburban districts outside of those cities, it is only by establishing "Population Centers" that an idea of the relative industrial importance of each of the great cities can be ascertained.

In April, 1908, the Merchants' Association of San Francisco, through its President, Mr. Frank J. Symmes, addressed a letter to Hon. S. N. North, then Director of the Federal Census, suggesting that in the census of 1910 and thereafter all of our large cities be treated as "Population Centers." These "Population Centers," it was urged, should include and be credited with the entire adjacent population, urban and suburban. Because no attempt has been made to do this, our census method is, in the case of large cities, defective and out of date. The transformation wrought by steam and electricity has welded together city and suburbs, vastly increasing the area and population of the latter, whose interests are yet directly connected with those of the city adjacent to them. It is to meet these changes that so many cities have expanded into so-called greater ones. This expansion, however, is often incomplete, as it seldom or never includes all of the suburbs, and in comparing one city with another its immediate suburbs should be taken into consideration as the residence places of a large portion of the population and therefore as integral parts of the business activity of the city.

The Census Director favorably considered the suggestion and accepted without reserve the general principle involved, and indicated that the census of 1910 would probably contain this feature.

On one point, however, the area of the proposed centers, the Census Director expressed doubt. This point is of much importance to all the centers and the question naturally arises whether there is any precedent to guide. Has any other city expanded over a definite area, so as to embrace all of its suburbs? These questions can be answered in the affirmative. London, the present world's metropolis, with an area of about 690 square miles, includes every important suburb, and it is by including them that she gets the credit of her entire population. It is suggested, therefore, that the London area—700 square miles—be taken as the standard and this same area be used in computing the population of the various "Population Centers" embraced by the large cities in the United States.

In view of the approaching census of 1910, we respectfully submit this matter to you with the hope that you will treat as "Population Centers" all of our large cities and we urge that the London area of 700 square miles be taken as the standard so that large cities may be compared, as their growth advances, with the world's greatest metropolis.

Very respectfully,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

ANDREW M. DAVIS, President.

L. M. KING, Secretary.

Similar communications have been sent to civic and commercial organizations in New York, Boston, Chicago, Philadelphia, St. Louis and Milwaukee, and they have been asked to urge the matter upon the Census Bureau.

The Finance Committee of the Board of Supervisors has agreed to provide the funds for the safety station at Third and Market streets suggested by the Merchants' Association. The money will either come out of the surplus fund at the end of the year, or of some other during the coming year.

ASSOCIATION GIVES SUPPORT TO THE TRAFFIC BUREAU

Special Committee Appointed to Help Build Up Its Membership.

Directors M. H. Robbins, Jr., and Eugene M. Bates have been appointed a special committee from the Merchants' Association to help strengthen the Traffic Bureau of the Merchants' Exchange by increasing its membership. The directors of the Association feel that in this stage of the City's commercial progress the Traffic Bureau is invaluable and should be vigorously supported by the public and the business interests of San Francisco.

ASKS MAYOR TO LOOK UP NON-RESIDENT OFFICIALS

Association Calls Attention to the Charter Provision Governing the Case.

The Merchants' Association has sent this communication to His Honor, Mayor Taylor:

SAN FRANCISCO, May 26, 1909.
Hon. Edward Robeson Taylor, Mayor, City and County of San Francisco.

Dear Sir:—It has been called to our attention that deputies from the Assessor's office, in attempting to collect poll taxes from City officials, have been informed by some of such officials that they resided outside of San Francisco and pay their taxes in the county of their residence.

It is perhaps not of any great importance where a man pays his poll tax, but, in view of the provisions of the Charter about the residence of City officials, the information which has come to us is important.

In this connection we would call your attention to Section 2 of Article XVI of the Charter, which provides that all deputies, clerks, assistants and other employees of the City and County must, during their respective terms of office or employment, actually reside in the City and County, and we would also call your attention to Section 10 of the same Article of the Charter, which provides that an office becomes vacant when the incumbent thereof ceases to be a resident of the City and County.

Will you kindly give this matter such attention as you think it may deserve.

The names of the officials residing out of the City and County were not furnished to us, but inquiries addressed to the heads of various departments by you would probably produce the necessary information.

Respectfully yours,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

L. M. KING, Secretary.

To this the Mayor replied that he had already looked into the matter and would give it his further attention.

SIDEWALK RESTORATION GOES STEADILY FORWARD

Complaints From Merchants and Business Men Receive Prompt Attention.

Continuous progress in the restoration of sidewalks is being made by the city's special inspector, Mr. Joseph I. Dimond, detailed to this work as a result of the Merchants' Association's sidewalk crusade. Bit by bit, under the constant pressure he exerts on property owners and their agents, walks are being put in where they will do the most good and in time most of the burned district, whether built upon or not, will be made passable for pedestrians. Complaints from merchants and business men are receiving prompt attention, whether sent to the Association's offices or to the Board of Works direct.

YEAR'S WORK OF THE MERCHANTS' ASSOCIATION REVIEWED BY PRESIDENT ANDREW M. DAVIS

Fifteenth Annual Meeting of the Organization Hears the Report and Considers Matters of Municipal Sanitation and Revenue

At the fifteenth annual meeting of the Merchants' Association, held at the Association's offices on May 20, Supervisor Payot requested the organization to consider the advisability of promoting a charter amendment to create a special sanitary fund, outside the dollar limit, for maintaining the hospitals, providing for the needs of the Health Department, and taking care of all the health requirements of the City. The suggestion called forth protests against more taxation, but Supervisor Payot contended that the matter was one of urgent necessity. The opinion was expressed that some way should be found to encourage the rebuilding of the district west of Powell street, which is not now yielding its former amount of revenue to the City and can not until it is again occupied. The whole subject was taken under advisement, and there will probably be a special committee appointed to consider all proposed charter amendments.

Five directors were elected for the ensuing three-year term. They are: Hartland Law, Gustave Brenner and Byron Mauzy, incumbents, and Eugene J. Bates and George C. Boardman, Jr., who will be new to the board.

The treasurer's report was received with great satisfaction, and President Andrew M. Davis then read the fifteenth annual report of the president, which was as follows:

It is a flattering testimonial to the work of the Merchants' Association that at the close of the fifteenth year of its existence its membership roll shows over 1350 members; that with the many changes that have taken place during the past three years in the readjustment of business conditions in San Francisco, the unusual demands made upon the public, and especially upon the merchant body, our members have stood by the organization most loyally in both their moral and financial support. Much has been accomplished during the past year that cannot well be set out in a printed report and much has been started that will bear fruit during the coming year.

The following is a brief resume of the past year's undertakings, which, in part, will suggest the lines along which your Board of Directors has been working:

Meetings.

Forty-three regular and special meetings of the Board of Directors have been held during the year, in addition to the numerous meetings of the regular and special committees.

Membership.

Ninety-six new members have been added to the membership roll in the past twelve months. This continued accession to our ranks is most gratifying and is an evidence of the increased interest shown by our business men in the work of the Association and a desire to assist in the improvement of the city.

Improved Plan For City Lighting.

The Committee on City Lighting has made an investigation of the methods of lighting the city with a view to making suggestions for a betterment of the present plan. The committee has made a personal examination at night of the various sections of the city. It found that most of the thickly settled districts were, as a general rule, well lighted as far as the number of lights was concerned, but that there is a lack of uniformity—no particular plan being followed when lights are installed.

The committee secured the services of a competent lighting engineer and is engaged in formulating a plan by which a more uniform and equalized system of lighting can be secured, so that some sections may not be over-lighted and others under-lighted or left without any lights at all.

A map is being prepared showing the locations of all lights now in place, indicating whether the lights

are gas, arc, electric or incandescent. Another map will be made, indicating what is believed to be the best distribution of lights.

In those districts in which there is either no lighting at present or an insufficient number of lights, the location of the lights recommended will be indicated, so that whenever the Board of Supervisors has sufficient funds for furnishing them they can be put in at the prescribed location. These various locations will be such as will give the best possible lighting over the greatest area. The map will also include plans for the lighting, with ornamental lamps, of those business streets or districts where such lighting may, in the future, be used if the merchants and property owners desire to furnish the ornamental poles.

Regulating the Opening of Streets For Pipes and Conduits by Light and Water Companies.

One of the important things that have engaged the attention of our Committee on Streets has been the revision of the ordinance regulating the manner in which light and water companies may open the pavements for the purpose of laying pipes and conduits. Corporations engaged in furnishing light and water are given the right, under the Constitution of the State, to open the public streets for the purpose of laying pipes and wires therein. In consequence, it has been found difficult to regulate such work without interfering with what has been claimed is the constitutional right of such companies. Our Committee on Streets and the attorneys for the Merchants' Association have made a careful study of the conditions and the law and a new ordinance was prepared and has been adopted by the Board of Supervisors, providing clearly just how this work shall be done in future. While neither this nor any other ordinance that can be adopted will entirely overcome the damage to our pavements resulting from the continual tearing up of the same, yet, if its provisions are strictly enforced by the Board of Public Works, a great improvement will result and responsibility for poor repairs can be fixed.

Islais Creek Improvement.

The Committee on Transportation worked diligently to bring about unity of action in regard to the improvement of Islais Creek harbor. Numerous meetings were held with representatives of the leading commercial organizations and the improvement clubs, with the result that it was generally agreed to favor the purchase of sixty-three blocks of land at Islais Creek, provided the same could be purchased for a sum not exceeding \$1,000,000.

Operation of Street Railroad Lines.

The Committee on Street Railroads made a thorough investigation, during the early part of the present year, of the manner in which the street railroad lines of San Francisco were being operated. A special inspector was employed to travel at various hours both day and night over every street railroad line in the city and note the manner in which the cars were being operated. A full report was made, which has been published and distributed to all the members of the Association, the city officials and others. Conferences have been held by the Committee on Street Railroads with the officials of the United Railroads, with the result that several improvements in the service have been secured and others have been promised as soon as the Company has more power available. Copies of this report are at the office and will be furnished to anyone making an application for the same.

Improvement of Streets Leading to the Pacific Mail Docks.

On account of the approaching completion of that portion of the new seawall adjacent to the Pacific Mail Docks and the new docks being constructed there, it was felt that the time had arrived when some immediate steps should be taken to improve the streets leading to this portion of the water front so as to make these docks easily accessible to teams. The Committee on Streets had a thorough investigation made of the conditions existing along this portion of the water front and a complete report, with maps, was made, showing just what improvements were needed and which should be constructed first. The co-operation of some of the adjacent property owners has already been secured, with the result that one of the principal streets to the Mail Dock will be

immediately improved and it is expected that the improvement of two others will follow shortly thereafter.

Bay Shore Highway.

The Association was asked by some of the improvement clubs in the southern portion of the City to co-operate in a movement for a good thoroughfare from the central portion of the City to the new Bay Shore District, located in what was formerly known as Visitacion Valley. A study of the conditions along the proposed route was made and a full report has been published and distributed to all the members. The growing importance and improvement of this portion of the City undoubtedly make necessary such a highway and the matter has been placed in the hands of the Committee on Street Improvement to investigate ways and means by which it may be possible to secure the construction of such a route or some similar one that will answer the desired purpose.

Street Cleaning.

While the outside districts of the City have been fairly well cleaned during the last year or two, the extensive building operations in the burnt district have interfered and made difficult the systematic and thorough cleaning of that section. Building operations have now progressed sufficiently to enable the streets to be kept reasonably free from obstructions and the return of so many business houses down town makes it absolutely necessary that all portions of the City should henceforth be cleaned systematically and kept in as good a condition as possible. The Association has, for some time, been making a thorough investigation of the condition of the various streets and the present method of street cleaning, with a view to ascertaining just where improvements could be made that would give the best possible service with the amount of money at the disposal of the Board of Public Works for this purpose. As soon as these investigations are finished, a complete report will be made and the Association will co-operate with the Board of Public Works in endeavoring to secure as clean streets as possible during the ensuing year.

Street Sprinkling.

One of the most important things to the merchants of San Francisco is the prevention of dust, which not only causes great annoyance to citizens on the streets but also causes many thousands of dollars' damage to merchandise in the stores. During the past, this Association has experimented with different methods of sprinkling. Owing to the peculiar climatic conditions here, it has been practically determined that sprinkling alone will not prevent dust in San Francisco unless the streets are kept continually wet, which is impracticable. If all the streets in the business district could be flushed every night, this would materially lessen the dust nuisance. This, however, is impracticable over any extensive area, on account of the high cost and the filling of our sewers with sand and other material which cannot be kept off the streets entirely while building operations are going on. During the past few weeks, the experiment has been tried, by the Board of Public Works, of sprinkling the streets in the retail district with a chemical preparation which retains its moisture a long time and holds down the dust. This appears to be successful, and it is believed that something of this kind is the true solution of the dust problem in San Francisco. Further experiments are desirable and it is hoped that the Board of Public Works will be able to find the means to sprinkle the greater portion of the down-town district in this manner during the coming year and thus give the proposition a thorough test that will determine both its efficiency and cost.

Charities Endorsement Committee.

While the activities of the Charities Endorsement Committee, which was originally formed under the auspices of the Merchants' Association, were, to a great extent discontinued immediately after the fire of 1906, it has now resumed its work and will hereafter act in co-operation with the Associated Charities and will endorse all worthy and needed charitable organizations in San Francisco. Our members are requested not to give subscriptions to any solicitors for charitable organizations who do not show endorsement cards of the Charities Endorsement Committee and this Association will, in a short time, publish a book giving a complete list of all

organizations in San Francisco that have been endorsed to date.

Permanent Tariff Commission.

While the Merchants' Association does not take part in the details of changes of the tariff, as that is outside of the scope of its work, it joined with other commercial organizations in advocating the appointment of a National Expert Permanent Tariff Commission, whose duty it would be to make a thorough investigation of the tariff systems of other countries and the conditions in the United States and to submit its findings to Congress.

Choice of Voting Place.

The Committee on Legislation prepared a bill which was introduced in the recent session of the Legislature, granting to persons doing business in one city but residing in adjacent localities, the right to choose for their voting places either the place where they reside or where they do business. Such a law has been long desired in San Francisco where many persons, particularly since the fire, are obliged, for various reasons, to reside in suburban towns, but do business and have many thousands of dollars invested in this City. The bill was not acted upon at this session of the Legislature, but the question has been brought before the people and an endeavor will be made to secure its passage at the next session.

Obstructions on Streets.

The Merchants' Association has been active during the past year in securing the removal from streets and sidewalks of unnecessary obstructions left by building contractors and others. While it is recognized that a certain amount of street and sidewalk space must be more or less obstructed during building operations, it is felt that this should be minimized as much as possible and all material not actually being used should be removed promptly, particularly from streets in the retail district, which are thronged with pedestrians.

Repairs of Sidewalks.

The Committee on Street Improvement has made earnest efforts to secure the reconstruction and repair of damaged sidewalks throughout the burnt district. Some months ago a list of the various places where sidewalks had been destroyed during the fire of 1906 was prepared and furnished to the Board of Public Works with the request that radical steps be taken, if necessary, to secure the early reconstruction of the same. The Board placed a special inspector on this work and the Association co-operated, wherever possible, with the result that about one-half of such sidewalks have been either reconstructed or temporary sidewalks laid in their places. The Association will continue its efforts until all such places have been repaired.

Vote on Racetrack Gambling.

During the recent session of the Legislature, the Association was urged by a number of its members to endorse the anti-racetrack gambling measures under consideration then. In order to ascertain definitely just what was the position of the entire membership on this question, the Board took a vote of the members with the result that out of 830 votes cast, 807 were in favor of legislation prohibiting racetrack gambling and 22 were opposed, with one conditional. The result of the vote, together with a strong endorsement of the Otis-Walker Bill, was sent to the Governor and to both houses of the Legislature.

Portola Festival.

The Board has endorsed the proposed Portola Festival next October and strongly urges the hearty co-operation of all members in this important event.

Stockton-Street Railroad.

The Board endorsed the granting of the Stockton-Railroad franchise, as such a route would not only add to the transportation facilities of the new retail district, but also furnish street car lines for the outlying districts in the northern portion of the City, which has been lacking in such transportation facilities.

Public Auditorium.

San Francisco should be one of the most attractive convention cities in the United States. In order to induce conventions to come here, however, it is necessary that there should be a public auditorium. The Board has endorsed the proposition that such an auditorium should be constructed by private enterprise instead of by the municipality and plans are now under way by which a building may be secured provided the proposition meets with the public support which it should have.

State Armory.

The Merchants' Association co-operated with the other civic bodies in advocating the passage of a bill providing an appropriation for a State Armory in San Francisco. The bill passed at the last session of the Legislature and steps are now under way to provide the land required for such a building.

Alaska-Yukon-Pacific Exposition.

Desiring to see San Francisco's attractions properly presented at the Alaska-Yukon-Pacific Exposition to be held in Seattle this year, the Merchants' Association joined the other commercial bodies in forming

a joint committee which should have charge of the work of raising funds and arranging for the publication of literature and the giving of lectures at the exposition.

Marine Hospital Site.

Resolutions were adopted opposing the removal of the marine hospital from San Francisco and advocating the construction of a new hospital on the present site.

City Hall Site.

The approaching construction of a new City Hall for San Francisco makes it important that the question of a site for such a building should be properly determined before its construction begins. While it has been generally understood that the City Hall would be constructed on the old site, this location has many disadvantages. The Board felt that before it was finally determined to build again upon the old site, the question of whether San Francisco would take advantage of its opportunity to acquire a civic center at the foot of Van Ness Avenue, as proposed in the Burnham plan, should be ascertained. The Board, therefore, recommended to the Board of Supervisors that alternate propositions should be submitted to the people when voting upon the question of issuing bonds for the construction of a City Hall, these propositions to be as follows:

1. The issuance of bonds for the construction of the City Hall on either the old or a new site;
2. The issuance of bonds for the purchase of lands for a civic center, upon a portion of which the City Hall would be located.

The Supervisors favored the idea of securing the civic center, but decided to submit only one proposition to the voters, which would embrace both the construction of the City Hall and the acquisition of lands for a civic center.

Believing that the people should be given an opportunity of voting squarely on the proposition of whether or not they desired a civic center before the opportunity for acquiring it should pass, the Board endorsed the submission of both questions in one proposal.

Improvement of South Side of Market Street.

Communications have been sent to the various parties owning property on the south side of Market Street that has not been improved with permanent buildings, urging that improvements of substantial character be made there as soon as possible so that this main entrance to our City will present a pleasing appearance to visitors and be in line with the improvements made on the other principal streets.

Assurances have already been received from several of the property owners that they have plans under way for the erection of substantial buildings there at an early date.

Reduction in Hack Fares.

Complaints were made last year to the Merchant's Association by the Hotel Men's Association, that the rates of fare for carriages to and from the railroad depot, ferries, steamer landings and the down-town hotels were excessive and so much greater than the rates charged in other large cities that it caused unfavorable criticism from travelers. The Committee on Public Affairs of the Association took up the matter and called a conference of the hotel men and carriage owners. It was found that while the rates were not excessive for the more remote portions of the large district in which they applied, a very large portion of the business done was for short hauls to and from the down-town hotels. An agreement was reached by which the district was made smaller and the rates reduced for the short haul and an ordinance covering the matter was prepared by the Association and was adopted by the Supervisors.

Water Supply.

The question of how an adequate supply of water for the immediate future could be secured and what should be the City's attitude toward the Spring Valley Water Company, was deemed so important that this matter was made the special subject for discussion at the semi-annual dinner one year ago. Experts on all phases of the question, technical, economic, legal and historical, helped lay before an interested audience such a mass of data that no one who listened could go away uninformed. About 330 persons were present; an excellent attendance for a mid-vacation gathering. The speakers had been carefully chosen for their ability to present all sides of the question and they received the closest attention.

Supervisor A. H. Giannini spoke upon "The City's Position, Its Needs, and What It Can Afford to Do." Capt. A. H. Payson, president of the Spring Valley Water Company, discussed "The Present Water System, Its Present Capacity, Future Possibilities, and the Attitude of the Company in Regard to Selling to the City." Charles C. Moore, president of the San Francisco Chamber of Commerce, spoke of "The Taxpayer's Point of View on the Duty of the City." Former Assistant City Attorney John S. Partridge discussed "Legal Aspects of the Present and Future Relations of the City to the Spring Valley Water Company." And finally, Col. W. H. Heuer, U. S. A., chairman of the Executive Committee of the Federated Water Committee, spoke on the

"Engineering Features Involved in the Present Situation."

These addresses were published in full in the Merchants' Association Review for July, 1908, and anyone interested can procure it upon application.

After an exhaustive study of the question, the Board of Directors unanimously concluded that it was to the best interests of the city to purchase the Spring Valley system if it could be had at a fair price, with the idea that this would furnish a supply sufficient for the immediate future and that an auxiliary supply in the Sierras would be secured to supplement the Spring Valley supply when its limit of development had been fully reached.

The views of the Board were confirmed by a vote of the membership on the question, "Do you favor the purchase of the Spring Valley Water System if it can be acquired at a fair price?" Result of 596 votes cast:

Yes, 560; No, 36.

While the Board has supported the Hetch Hetchy project, it has always been with a view to using the Sierra supply as an auxiliary to the municipal water system, instead of attempting to make Hetch Hetchy the sole source at once; and the Board feels today as it has felt ever since the problem first presented itself in its present form, that it will be possible for San Francisco to acquire the Spring Valley plant at a reasonable figure, and one far below the cost of duplicating its distributing and storage systems in and near the City. While the Board of Directors was and still is strongly of the opinion that the Spring Valley should have been acquired first, as the nearest and most available supply, one capable of expansion to meet our needs for the immediate future and one that it would be folly to duplicate even in part, yet inasmuch as the Supervisors chose to take the other course, the Directors deemed it wise for the City to unite on that policy and acquire the Tuolumne sites when it had the opportunity, as they are certain to be needed if San Francisco continues to grow. Now that the project of acquiring Hetch Hetchy and Lake Eleanor has been fairly launched, however, the Directors of the Association feel that the Supervisors should turn their attention to the acquisition of Spring Valley, as a going concern ready to hand and one on which the City will be compelled to rely for years to come. The Merchants' Association has in no way abandoned its efforts to accomplish this end.

Improved Schedules for City Supplies.

One of the most important things undertaken by the Association during the past year was that of improving the schedules for contract supplies purchased by the City.

Last year the membership was urged to bid on these contracts so that the City might have the benefit of more competition. The result was that there were 187 bidders as against 70 the year before. Numerous complaints, however, were made by members that many items were so vaguely described that they were not sure what they would have to furnish if awarded contracts and therefore they refused to bid. The Committee on Promotion of Trade took up this matter and employed a representative to submit the old schedules to several leading firms in each of the various lines of supplies and get them to agree upon what would be a clear and definite description for each line. This required nearly two months' continuous work. An enormous number of changes were made and the results submitted to the Board of Supervisors, who expressed their appreciation of the work done by the Association and adopted nearly all the changes recommended.

It is believed that the schedules for the coming year will be the best ever submitted and members are urged to bid upon them.

Home Manufactured Structural Steel.

Finding that in many cases property owners were sending East their orders for fabricated structural steel for buildings they were erecting, when the same material could be secured in San Francisco at prices that were only a very small advance on those paid for the imported material, the Association addressed a letter to all architects, building contractors and a large number of property owners, urging that such contracts be placed here in all cases where the difference in price was not considerable. While for some time after the fire of 1906 our local shops were not equipped for handling large contracts in structural steel and iron, that condition no longer exists and our home industries should be encouraged by all legitimate means.

Merchants' Excursion Rates.

The Committee on Promotion of Trade made earnest efforts to secure special rates for excursions of retail merchants to San Francisco during the Spring and Fall buying seasons. Such excursions are being run in a number of Eastern states with great success, but, thus far, the railroad companies have declined to grant the desired rate.

Currency Reform.

A National Currency Reform Convention of representatives of commercial and civic organizations of

the United States was held in New York November 17th, 1908, under the auspices of the Merchants' Association of New York, to prepare a plan for the formation of a federation of commercial and civic organizations for the purpose of studying the currency question. Our Association was represented at this Convention by one of its ex-Directors, Mr. H. E. Law, and his report of the meeting will be furnished to any member upon application to the office.

The result of the meeting was the formation of the "National Currency League, a Federation of Commercial and Civic Associations of the United States." The organizations in different localities were requested each to appoint a special Committee on Currency, one-fifth of whose members are to consist of bankers. These committees are expected to study the currency systems in use elsewhere and consider the conditions in this country so that when the time arrives for a reform in our currency system there may be some definite conclusion reached throughout the country, based upon careful study of facts and conditions.

The Merchants' Association of San Francisco is preparing to appoint its Special Committee and its personnel will consist of two bankers, two attorneys, two merchants, two manufacturers and two students of economics.

Reciprocal Demurrage.

The Committees on Transportation and Legislation held several conferences with representatives of the shippers and transportation companies in an endeavor to reach an agreement on a Reciprocal Demurrage Bill that would be effective and fair to all interests. A number of the Association's recommendations were incorporated in the Bill finally passed by the Legislature and it is believed that this Bill will materially better conditions, although it does not cover all the points made in a substitute Bill prepared by the Association, which was not introduced.

Legislative Bills.

The Committee on Legislation was actively engaged during the recent session of the Legislature in investigating and reporting on the various bills that would affect San Francisco's interests. The Committee was represented at Sacramento during a portion of the session by the Association's attorney, Mr. Allen G. Wright, who advocated those measures in which the Association was particularly interested.

Street Railroad Extensions.

One of the most important problems confronting the City at this time is that of securing without delay adequate street railroad facilities for its outlying districts. San Francisco has large areas of vacant lands in its southern and eastern districts which offer most desirable sites for homes and which are not occupied because there are no transportation facilities for reaching them. The Southern Pacific, the Santa Fe and the Key Route lines in 1905 were reported to be carrying 70,000 suburban passengers daily to and from San Francisco.

If we expect to induce our people to make their homes in the City, instead of going across the Bay, we must provide adequate and rapid transportation. To do this, there must not only be numerous extensions from the existing lines built, but some system of rapid transit by express trains, that will carry persons from the down-town district to the more distant sections of the City in ten or fifteen minutes' time, must be installed. This will require either elevated roads or subways.

Working for Rapid Transit.

Realizing the importance of this matter to San Francisco, the Merchants' Association has been making earnest efforts to secure better transportation facilities for the City. Our former engineer made a study of the principal districts lacking street railroads and laid out routes for extensions to them. Since then we have organized a Joint Committee on Street Railroad Extension, consisting of representatives from the Merchants' Association and fourteen of the improvement clubs. Conferences have been held with the United Railroad officials and they have expressed their willingness to build some extensions and plans for several are now being prepared.

In closing, I would like to be able to express my gratitude and appreciation for the privilege and honor of presiding over this distinguished body of men, and to further express my sincere thanks to our Board of Directors whose sympathy, support and co-operation have made the discharge of my duties uniformly pleasant and agreeable, and to our efficient secretary, Mr. L. M. King, whose devotion and service to the cause cannot be overestimated. I am conscious of my short-comings, but I have done my best and if I have in any degree justified your judgment in placing me in the chair, I am content. I thank you for the opportunity you have given me of contributing a little service to the public welfare and I wish for my successor the same pleasure that I have enjoyed in occupying the office of President of the Merchants' Association of San Francisco.

Sincerely yours, ANDREW M. DAVIS, President.

ANDREW M. DAVIS IS

RE-ELECTED PRESIDENT

R. H. Swayne Second Vice-President and Incumbents of Other Offices Are Retained.

Mr. Andrew M. Davis was unanimously re-elected president of the Merchants' Association for the ensuing year, at the meeting of the board of Directors held on May 28th. At the same meeting the following officers were also elected: First Vice-president, C. K. McIntosh; Second Vice-president, Robert H. Swayne; Treasurer, Byron Mauzy; Secretary, L. M. King.

ASSOCIATION REPRESENTED

AT SEATTLE EXPOSITION

Palatial Train Takes Large Party to the Alaska-Yukon-Pacific Fair.

San Francisco and the surrounding cities sent a train-load of over a hundred representatives to the Alaska-Yukon-Pacific Exposition at Seattle, on June 12th. The excursion was significant of the unity of interest that the coast cities are coming to feel so strongly, and will do a great deal to increase the sentiment.

The Merchants' Association was officially represented by its president, Mr. Andrew M. Davis, Mr. M. H. Robbins Jr., a member of its directorate, and Mr. L. M. King, its secretary. Many members accompanied the expedition.

The special train was one of the finest ever hauled over the mountains, being equipped with a wireless telegraph outfit, and a telephone service that connected every one of the twelve coaches. The deputation was most cordially received and royally entertained, and the members feel that the trip has done much good in promoting the spirit of friendliness and mutual esteem that ought to animate the communities of the Pacific Coast in their relations with one another. The excursion was arranged and conducted by the California Promotion Committee.

SAN FRANCISCO'S NEW DOCK

MARKS NEW BUILDING ERA

Pier 40 Not Only Ample in Size, But of Indestructible Material.

Pier 40, approaching completion, and likely to be finished by the first of July, marks a long forward step in the development of San Francisco's harbor facilities. The handsome concrete structure, 650 feet long, which will be capable, when finished, of docking the largest ships that visit this port, has been attracting a good deal of attention during the past month on the part of those interested in the City's improvement, and has been visited by many people daily, most of whom have evinced a lively appreciation of the excellence of the work.

The dock is built on reinforced concrete piers that are forever proof against the attacks of borers and that can no more decay than the rocks at the bottom of the harbor. The deck is of concrete slabs, and even the roof is made

of the same material, supported on powerful steel trusses. Nothing on the dock can wear out or break, no matter how rough the service may be; and the heavy annual charges for repairs, that have been characteristic of waterfront finances in the past and that have at times absorbed large proportions of the port revenues so that little was left for new work, will, in regard to this dock and all similar ones built in the future, be a negligible factor.

FULL WEIGHT ORDINANCE

SERVED TO TRADES AFFECTED

Through the Police the Association Presents Copies to Coal and Grain Dealers.

Copies of the city ordinance regulating the sale of coal, hay and grain have been furnished to Chief of Police Cook by the Merchants' Association and the Chief has stated his intention to have them served by his department upon all dealers. This is in execution of an arrangement between the Association and the Chief of Police to prevent frauds upon consumers, who have sometimes been victimized by the short-weight method. The ordinance requires the driver of a wagon delivering any of these commodities to carry a card showing the true weight so that the purchaser can tell at a glance what he is getting, and can, if he desires, demand that the consignment be weighed when he receives it. Patrolmen delivering these copies will take receipts for them so that nobody can plead ignorance of the requirements of the law.

This action has been taken in response to requests from coal dealers that have suffered from the dishonest practices of a few unscrupulous competitors. They argue that a dealer that is willing to give honest weight should not have to contend with cut rates based upon dishonest deliveries.

ASSOCIATION ENDORSES

THE EXCESS BAGGAGE ACT

Bill to Enable Commercial Travelers to Carry Samples on Tickets Approved.

In support of the bill introduced in Congress by the "Travelers' Protective Association of America," the directors of the Merchants' Association have adopted unanimously the following resolution:

RESOLVE: That the Merchants' Association of San Francisco endorses the bill introduced in Congress at the request of the Travelers' Protective Association of America, entitled: "An Act concerning Baggage and Excess Baggage carried by Common Carriers in the District of Columbia and Territories, and Common Carriers while engaged in Commerce between the States and between the States and Foreign Nations, and prescribing the duties of such Common Carriers in reference thereto while so engaged, defining certain offenses and fixing the punishment therefor, and repealing all conflicting Laws;" and be it further

RESOLVE: That the members of the California delegation in Congress are requested to use their best efforts to secure the passage of this Bill.

THE MERCHANTS' ASSOCIATION

OF SAN FRANCISCO.

ANDREW M. DAVIS, President.

L. M. KING, Secretary.

The purpose of the measure mentioned is to permit commercial travelers to carry samples to the extent of 150 pounds under the same conditions that govern the carrying of baggage.

WANTS ACTION ON ALARM BOXES.

SAN FRANCISCO, June 21, 1909.

To the Honorable, The Board of Supervisors, City and County of San Francisco.

GENTLEMEN: The Merchants' Association of San Francisco respectfully calls your attention to the urgent need for the immediate rehabilitation of the fire alarm system in the down town business district.

Since the fire this district has been practically unprovided with a fire alarm system that would be adequate for the needs of the district in case of the sudden breaking out of fires. At the present time there are millions of dollars' worth of merchandise in this district requiring protection, while the few fire alarm boxes in use are so widely scattered as to be of little real service in time of sudden need.

We respectfully urge that your honorable Board reach a speedy decision in the matter of the type of fire alarm boxes to be used and request that they be installed as quickly as possible.

We strongly urge the installation of the highest type of non-interfering box in the down town district as the only kind fitted for the needs of such a district, where the necessity for the ringing in of several alarms simultaneously may occur at any time.

Very respectfully,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

L. M. KING,
Secretary.

ANDREW M. DAVIS,
President.

**COMMITTEE INSPECTS THE
SPRING VALLEY PROPERTIES****Representatives of Several Commercial Organizations Survey the Company's Entire System.**

For the purpose of enlightening the San Francisco public about the system that supplies it with water, the Spring Valley Water Company last month took a party of representatives of the Chamber of Commerce, the Real Estate Board, the Merchants' Exchange and the Merchants' Association on a tour of the company's properties on both sides of the bay. The Chamber of Commerce was represented by W. A. Bissell; the Real Estate Board by John McGaw, A. J. Rich and George D. Toy; the Merchants' Exchange by C. S. Laumeister, John A. Hooper and William Page, and the Merchants' Association by its Special Committee on Water Supply, consisting of C. K. McIntosh, R. H. Swayne and P. W. Van Sicken. The Association's engineer inspector, H. A. Campbell, C. E., also accompanied the expedition.

The excursion was made in automobiles, and it required three days to complete the circuit of the company's properties in Alameda, San Mateo and San Francisco counties. The guests were personally conducted by Herman Schussler, the company's engineer, and Messrs. Eastman, Lawrence and Wallace, also of the company.

The party went first to Pleasanton and inspected the Pleasanton wells. Thence it proceeded to the proposed site of the Calaveras reservoir. After looking over the

large valley that could easily become a great lake, the visitors were shown the dam-site at its outlet, where the existence of solid bed-rock for the foundation has been determined not only by the ordinary method of sinking shafts but by running a tunnel on the rock floor the entire distance.

The next thing inspected was the natural filter bed in Sunol Valley, where there is a gravel deposit of hundreds of acres in extent, through which the water from the Calaveras reservoir can be passed and where, after filtering, the water can be collected by means of an infiltration gallery in the gravel and turned into the pipe line that runs through Niles canyon and crosses the bay near Dumbarton point.

On the following day the party came up the east side of the bay and visited the pumping station at Belmont, followed the pipe line to the Crystal Springs dam, traversed the length of upper and lower Crystal Springs lakes, visited Lakes Pilarcitos and San Andreas, and then came up the line of the company's main conducting system by the Millbrae pumping station, Lake Merced and Lake Honda and so into the City.

It was a highly instructive expedition and those that went received altogether new impressions of the extent and completeness of the Spring Valley properties. It is likely that a report embodying their observations will be issued soon. As the result of inspection by an impartial and unprejudiced body of business men and tax-payers, such a report should be of high value to a community that wants real information on the subject of its water supply.

Merchants' Association**OFFICERS AND DIRECTORS.**

ANDREW M. DAVIS.....	President
C. K. McINTOSH.....	First Vice-President
R. H. SWAYNE.....	Second Vice-President
BYRON MAUZY.....	Treasurer
R. S. ATKINS.....	Robert S. Atkins
EUGENE J. BATES.....	Hulse, Bradford & Co.
GUSTAVE BRENNER.....	Gore Impr. Co.
GEORGE C. BOARDMAN, JR.....	Boardman Bros. & Co.
W. D. FENNIMORE.....	Cal. Optical Co.
H. W. POSTLETHWAITE.....	Holmes Lime Co.
M. H. ROBBINS, JR.....	Otis Elevator Co.
A. W. SCOTT, JR.....	Scott & Magner.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
FRANK J. SYMMES.....	Thos. Day, Co.
I. O. UPHAM.....	Isaac Upham Co.
L. M. KING.....	Secretary and Superintendent
WRIGHT & WRIGHT.....	Attorneys
FRANK M. TODD.....	Editor Review

STANDING COMMITTEES**Public Affairs**

R. H. SWAYNE, Chairman.	A. W. SCOTT, JR.,
FRANK J. SYMMES,	W. D. FENNIMORE.
GEORGE C. BOARDMAN, JR.,	

Publicity and Promotion

I. O. UPHAM, Chairman.	
M. H. ROBBINS, JR.,	H. W. POSTLETHWAITE.
HARTLAND LAW,	R. S. ATKINS.

Trade and Finance

C. K. McINTOSH, Chairman.	GUSTAVE BRENNER;
BYRON MAUZY,	EUGENE J. BATES.
R. S. ATKINS;	

Reliable**Business Guide to San Francisco****OFFICIAL LIST OF MEMBERS**

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York.

F. W. DOHRMANN, Ex-President Merchants' Association of San Francisco.

FRANK J. SYMMES, Ex-President Merchants' Association of San Francisco.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS**ACCOUNTANTS, CERTIFIED PUBLIC.**

Amrath, Greenhead & Jansen.....	Monadnock Bldg.
H. M. Bryce.....	Chronicle Bldg.
Barrow, Wade, Guthrie & Co.....	310 Sansome
Cal. Society of Certified Public Accountants.....	745 Pacific Bldg.
Herrick, Lester & Herrick.....	Merchants Exchange Bldg.

Lomax, W. B.....	Chronicle Bldg.
McLaren, Goode & Co.....	Thos. Clunie Bldg.
Price, Waterhouse & Co.....	310 Sansome
Ruckstell, John R.....	Claus Spreckels Bldg.
Rowe, C. V.....	Room 247, 268 Market
Hertz, Louis.....	149 California
ACETYLENE GAS GENERATORS.	
E. D. Bullard.....	Room 219, 268 Market

ADVERTISING.

Cooper, F. J.....	18 Montgomery
Green, J. Chas, Co.....	Stevenson and Clinton Park
Johnston-Dienstag-Ayers.....	130 Kearny
Knapp, Wm. & Co.....	747 Sansome St.
The Peters Cartridge Co.....	608 Howard
Barth, Hermann.....	12 Geary

AMMUNITION.**ARCHITECTS.**

Burnham, D. H. & Co.....	Merchants Ex.
Colley, C. J.....	Pacific Bldg.
Durlett, William.....	Phelan Bldg.
Dutton, L. B.....	Chronicle Bldg.
Holmes, Edward L.....	838 Pine
Leonard, Jos. A.....	308 Humboldt Bank Bldg.
Maggs, Herbert B.....	233 Sansome
McDougall Bros.....	353 Russ Bldg.
Meuesdorffer, C. A.....	Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.
Mayers & Ward, 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works, 938 Howard

ART GOODS.
Gump, S. & G. Co., 1645 California
Sanborn, Vall & Co., 847 Mission
Schuesler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 1744 Calif.

ARTESIAN WELLS.
Lowe, J. W., 7 Spear

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 623 Sansome
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants' Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
Lake, Frederick B., 2008 Lyon
McNab, Gavin, 1208 Metropolis Bank Bldg.
McCutcheon, Edw. J., Merchants Ex.
Montague, H. B., 250 Montgomery
Morrison, Cops & Brebeck, Crocker Bldg.
Naylor, Chas. E., 324 Merchants Ex.
Page, Chas., 2518 Pacific Ave.
Paxton, Edgar D., Russ Bldg.
Schaelma, S. C., 417 Montgomery
Son, Chas. A., 337 Mission
Smith, Sidney V., Merchants' Exchange
Thomas, Gerstle, Frick & Beady, 310 Sansome
Wilson, Mountford S., Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.
Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co., 300 Golden Gate
Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann, 119 Drumm

BAKERIES.
California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisa

BANKS & BANKERS.
American National Bank, Merch. Ex.
Anglo and London-Paris National
Bank, Pine and Sansome
Anglo-California Trust Co., 16th & Mission
Bank of California, 422 California
Bank of Italy, 552 Montgomery
Batchelder, Geo. A., First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal. & S'ome
Central Trust Co., Sansome & Market
Citizens State Bk., 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co., 100 Mtgy
French Savings Bank, 106 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank, 785 Market
International Bank, Mills Bldg.
Italian-American B'k., Montg. & Sacto.
Marine Trust and Savings Bank, 100 Market
Mechanics Savings Bank, Mason and Market
Merchantile Trust Co. of S. F., 464 Cal.
Meyer, Daniel, Pine & Sansome
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank, 2631 Mission
Mutual Savings Bk. of S. F., 708 Mkt
National Bank of the Pacific, Call Bldg.
Russo-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, First Natl. Bank Bldg.
Savings and Loan Society, 101 Montg
San Francisco National Bank, Merchants' Exchange Bldg.
S. F. Savings Union, Montgomery & Cal.
Seaboard Bank, 24 Market
Security Savings Bank, 310 Montgomery
Swiss-American Bank, 1432 Fillmore
Union State Bank, Monadnock Bldg.
Wells-Fargo-Nevada National Bank of
San Francisco, Union Trust Bldg.
Western National Bank of San Francisco, Powell & Market
Yokohama Specie Bank, 415 Sansome

BARBERS' SUPPLIES.
Deckelmann Bros., 462 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
Helme, Alex., Belting Co., 3411 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloye, F. Co., 251 Bush
Phillips, Wm. R. Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 665 Mk
Elder, Paul, 239 Grant Ave.
Robertson, A. M., 1539 Van Ness Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 557 Mission
Heim, F. L., 156 Powell
Koenig Shoe Co., The, Kearny & Post
Mauzy & Reid Shoe Co., 587 Mission
Nolan-Earl Shoe Co., 727 Mission
Philadelphia Shoe Co., 825 Market
Rosenbaum Bros., 343 Kearny
Rosenthal's, Inc., O'Farrell & Fillmore
Royal Shoe Co., 738 Market
Sommer & Kaufman, 836 Market
United Workmen's Boot & Shoe Co., 156 Second
Williams-Marvin Co., 660-664 Howard
Wolf, H. & Bro., 1609 Fillmore
Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co., 1244 Flood Bldg.
Korbel Box Factory, 2014 Bryant
Pacific Box Factory, Clay & Front

BREWERIES.

Burnell & Co., Jones & O'Farrell
Hibernia Brewery, 1241 Howard
Loebbaum & Co., A. H., 125 King
Union Brewing & Malting Co., Eighteenth & Florida
Wunder Brewing Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co., 544 Sansome
Hohwelsner, C. & Co., 811 Wash.
Mayhew, F. E. & Co., Battery & Wash.
Mattoon & Co., 516 Battery
Wayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prie Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
DuVal, W. M. & Co., 112 Market
Mallard & Schmiedell, Sac. & Front
Paga Bros., 414 Montgomery
Tezer, R. M., 868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co., 480 California
Girvin & Eyre, Merchants Ex. Bldg.
Irvine, James, Crocker Bldg.
Pollitzer, Alex. & Co., 1810 Fillmore
Pollitzer, Edw. & Co., 420 California
Topfitz, Joa. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association, Market, Golden Gate & Taylor
Pacific States Savings & Loan Company, 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Boyle, L. E. Co., 100 Front
Holden-Deuprey Co., 126 W. Mission
Levy, Oscar S., 15 Second
Lilly & Thurston Co., The, 82 Second
Waterhouse and Price, 69 3d.
Wilkomm Bldg. Supply Co., 151 Tehama

BUTCHERS.

Baccus, R. T., Haight & Shrader
Bayle-Lacoste & Co., California Market
Clayburgh & George, 333 Kearny
Decourteux, A., California Market

Finke, Fred H., 10 East
Harman, Benj. & Son, Bush & Franklin
Meyers, J. & Co., California Market
Miller & Lux, Merchants Exchange Bldg.
Patek, F. & Co., 916 Larkin
Roberts, W. F., 2849 California
Schweitzer, J. & Co., 1412 Bush
Taaffe Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211, 216 4th

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Cannery's Ass'n., 120 Market
Golden State Asparagus Co., 16 Calif.
Hunt Bros. Co., 112 Market
Spanish American Food Co., 180 Erie

CAPITALISTS.

Rishop, Chas. R., Berkeley
Borel, Ant. & Co., Montg'y, nr Sac'to
Brittan, N. J., San Carlos
Dean, W. E., 818 Kohl Bldg.
Deiger, Edward F., 6th and Market
Fontana, Mark J., 120 Market
Hopkins, E. W., 354 Pine
Mackay, Clarence H., New York City
Martin, Walter S., 702 Call Bldg.
Moore, A. A., Jr., 16 Second
Payot, Henry, 918 Ellis
Phelan, James D., Phelan Bldg.
Pope, Geo. A., 1014 Kohl Bldg.
Smith, F. M., Albany Block, Oakland
Spring Val. Water Co., 376 Sutter
Thomas, H. W., 268 Market
Thompson, R. R., Est. of, 417 Montg.
Whitney Estate Co., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred & Son, First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie, 714 Market
Millar, Geo. E., 710 Montgomery
Murray, S. C., 1226 Fell

CARPETS.

Hulse-Bradford Co., 988 Mission
Walcom, Geo. Co., 637 Turk
Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J. & Co., 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk
United Carriage Co., Eddy and Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grava, B. & Co., 732 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B. & Co., 172 Spear
Studebaker Bros. Mfg. Co., Mission and Beale
Wm. Werisch Co., 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T., 1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co., 1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F., 33 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con., Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co., 725 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
Kessler, G. A. & Co., 999 Monadnock

CHARCOAL.

Pacific Guano & Fertilizer Co., The, 263 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Helman Co., 576 Mission

CHEMISTS.

Curtis, J. M. & Son, 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co., 340 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E., 356 California
Weule, Louis Company, 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. & Co., Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co., 201 Montgomery
Boquet-Cohn Cigar Co., 30 Front
Ehrman Bros. & Co., 134 Front
Gunat, M. A. & Co., California & Front
Hayneman, Herman & Son, Inc., 323 Davis
Judell, H. L. & Co., 20 Front
Lane & Connelly, 26 Front
Ordenstein, Max, 2131 Devaladero
Pollak, Arnold, 309 Merchants' Ex. Bldg.
Schoenfeld, J. & Co., 516-518 Washington
Willard Bros., 316 Battery
Wolf, Edward Co., 161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commarcl

CIRCULAR DISTRIBUTORS.

Well, Wm. M., 27 Stevenson

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc., Grant Ave & Geary
Golden Gate Cloak & Suit House, Market, near Jones
Gould, Sullivan & Co., 253 Post
Heldbroner, L., 923 Market
Meyer Cloak & Suit House, 114 Sansome
Ranschoff, L., 1668 Van Ness Ave

CLOTHING DEALERS.

Alexander & Danziger, 239 Bush
Atkins, Robert S., 168 Sutter
Brown Bros. & Co., 664 Market
Carroll & Tilton Co., 1440 Fillmore
Frank Bros., 1356 Fillmore
Golding, A., 9 Fourth
Hastings Clothing Co., Post & Grant Ave.
Hirsch Bros., 949 Kearny
Hoffman, Rothchild & Co., 516 Market
Kellus, Chas. & Co., Post, above Kearny
Lillienfeld, Alfred & Co., Kearny & Post
Lyons, Henry & Sons, 122 Kearny
Pauson & Co., Kearny and Sutter
Raphael's, 326 Foxcroft Bldg.
Roos Bros., Market & Stockton
Strauss, Louis, 658 Mission
Wood, S. N. & Co., 4th and Market

COAL DEALERS.

Allen, Charles R., Broadway, Oakland
Brooks, Peyton H., 429 Twelfth, Oakland
Campbell, A. C. Second & Townsend
Easton Coal Co., 131 Folsom
Fritch, George, Co., 110 East
Greenburg, A. H., 1409 Ellis
Lewald, Sanford G., Co., 2038 O'Farrell
Morton, Thomas, & Son, 600 Eddy
Oregon Coal & Navigation Co., 24 Mt
Rosenfeld's Sons, John, 1024 Mar. Ex.
Stafford, W. G. & Co., 214 East
Western Fuel Co., 430 California
Whitney, Irving G., Crocker Bldg.

CODFISH DEALERS.

Alaska Codfish Co., 10 Main
Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 601 Monadnock Bldg.
Merchants Mutual Adjusting Agency, Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allaen, D. E. & Co., 134 Washington
Armstrong, J. K. & Co., 627 Howard
Atchinson, B. M. & Co., 2650 Sacramento
Blagl, D. & Co., 388 Davis
Bodwell Produce Co., 210 Washington
Botta, N. & Co., 808 Washington
Caffrey, John, 448 Battery
Campodonico & Burns, 106 Wash.
Chauche & Bon, 319 Battery
Collins, Thos. W. & Co., 608 Merchants Ex.
Cutter, E. B., 422 Front
De Puz, Edgar J., 614 Merchants Ex.
Detels, M. P., California, nr Front
Dodge, Swenay Co., 32 Spear
Dunbar-Hansen Co., 340 Drumm
Galli, A., Fruit Co., Davis & Washington
Garcia Bros. & Aiken, 116 Washington
Garcia & Maggini Co., Drumm and Washington
Griffith-Durney & Co., 303 Battery
Growers' Co-operative Agency, 438 Front
Haight, Fred B. & Co., 330 Clay
Hammer & Co., 319 Drumm
Higgins Bros., 129 Davis
Hopkins, L. J. Co., 419 Front
Hymen Bros. Co., Kohl Bldg.
Jacobs & Malcolm, Drumm & Wash.
Jacobson, Reimers & Co., 312 Clay
Jaudin, H. U. Co., 335 Washington
Jonas, Erlanger, Davis Co., 326 Drumm
Jones & Pettigrew, 130 Washington
Kittle, H. de W., Union Trust Bldg.
Landsberger & Son, Sheldon Bldg.
Levy, C. J. & Co., 2535 Washington
Lercari, C. J. & Co., 415 Davis
Levy, A. & J. Zentner Co., Day & Wah
Minaker & Welbanks, Inc., 324 Drumm
Martens, Read & Co., 104 Clay
Mitchell & Goodall, 134 Washington
Morris Bros. Co., 18 Drumm
Norton, Teller Co., 176 Spear
Phillips, M. & Co., 62 Pine
Portuguesa Com. Co., 429 Davis
Roussel & Davidson, 419 Front
Sanford Bros., 430 Front

Seatena, L. & Co.104 Washington
Schultz-Hansen Co.320 Drumm
Schwartz Bros.701 Union Trust Bldg.
Sloss, Louis & Co.310 Sansome
Southern Pac. Mill Co.930 Mohr Ex
Von Hussen & Co.400 Davis
Vanvalves, M. D.117 Washington
Welch & Co.244 California
Western Creameries Co.460 Front
Westmore Bros.52 Beale
Wolf, Wm. & Co.215 Drumm
Wolfen, Max & Co.471 Front

CONTRACTORS.

Blum, S.California & Devilsadero
Demartini, L. Supply Co.Front & Pine
Gruehagen Bros.1610 Van Ness Ave
Hans, Geo. & Son.770 Market
Leichten Bros.1242 Devilsadero
Meekie, FrankKearny, near Market
Rhine, Henry & Co.19th & Bryant
Townsend, W. S.117 San Jose Ave.

CONTRACTORS.
City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.841 Monadnock Bldg.
Hansen, F. L.127 Montgomery
Penny, IsaacHotel St. Francis
Ransome Concrete Co.621 Crocker Bldg
Thomson Bridge Co.103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H.1055 Monadnock Bldg.
Fahy, Richard518 Noe
Hjull, Jas. H.925 Merchants Exchange
Keatinge, Richard & Sons.779 Market
Masow & Morrison, 518 Monadnock Bldg

COOPERS.

California Barrel Co.22nd & Illinois
Carl Cooperage Co.64 Boardman
Woerner, David (Est. of).14th & Har.
Herbert, Vogel & Mark Co.379 Seventh

COOPERAGE STOCK.

Richards, J. W.1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.Kohl Bldg

CORSET MANUFACTURERS

Locke, C. E. Mgr. Royal Worcester
Corset Co.728 Mission

COTTON GOODS.

California Cotton Mills Co.Oakland

CROCKER MANUFACTURERS.

American Biscuit Co.Bat. & Broadway
Standard Biscuit Co.Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co.46 Beale
Barthold-Paulsen Co.1832 Polk
Cowen-Helmsberg Co.627 Market
Nathan-Dohrmann Co.1648 Van Ness
Schloss Crockery Co.17-19 Beale

CRUSHED ROCK.

Gray Bros.2nd & Mission

CURIO DEALERS.

Hatrich, A. L. Co.608 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co.101 Drumm

DENTISTS.

Platt, Frank L. D. D. S.Geary & Powell

DEPARTMENT STORES.

Emporium, The.Post & Van Ness
Prager'sMarket & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co.46 Sutter
Rucker-Fuller Desk Co.739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co.134 Sansome

DOORS AND WINDOWS.

California Door Co.43 Main

DRAWMEN AND STORAGE.

Bocarde, J. B., Dray Co.97 Sacramento
Carlwright Draying Co.Main and Mission
Dore & Co.140 Bush
Emmons, G. W.438 Market
Farnsworth & Ruggles.109 Davis
McNab & Smith.38 Davis
Overland Freight & Trans. Co.35 2nd
Pierce-Rodolph Storage Co.1450 Eddy
Rode, C. B. & Co.102 Pine
Strauss, K.130 Pine
Teale & Co.764 Clay
Western Trans. & Storage Co.205 Front
Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.

Fleld, A. B. & Co.255 California
Griffin & Skelley Co.16 California
Gugenheim & Co.Sacto & Davis
Otzen Packing Co.423 Drumm
Phoenix Packing Co.16 California
Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.1108 Van Ness
Baer Drug Co.724 Market
Boericke & Runyon.140 Powell
Broemmel, J. G. B.2601 California
Clinton, Dr. C. A.29th & Mission

Calagaria, J.Kearny & Pacific
Cohn-Rodriguez Co.36 Second
Fauld, O.303 Montgomery Ave
Ferry Drug Co.20 Market
Green, Frank T.500 Devilsadero
Lainer, Rd. Drug Co.1260 McAllister
Langley & Michaels Co.31 First
Laplitz Co.Sutter & Laguna
Langfeld's Pharmacy.1804 Fillmore
Owl Drug Co.611 Mission
Prior's Pharmacy234 San Jose Ave
Rockatoh, F. E.104 2nd
Rosal Drug Co.1900 Union
Schmidt, Val.Polk & Jackson
Wakeley & Co.58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.49 Sansome
Bernstein, S. L.154 Sutter
City of Paris, Van Ness & Washington
Clayburgh Bros.Sansome & Bush
Crowley, J. B.Aronson Bldg.
Dundas, Wm. D.109 Walnut
Frehman & Priester2635 Mission
Graf, J. L. & Co.23 Sansome
Hale Bros. Inc.Sixth & Market
Jacobs, P. P. & Bro.114 Sansome
Kohlberg, M. S. & Co.126 Pine
Levy, Max.154 Sutter
Lippman Bros.22nd & Mission
Livingston Bros.Geary & Fillmore
Marcuse, M. & Co.37-39 Battery
Moore-Watson Dry Goods Co.Bush and Sansome

Murphy, Grant & Co.Sansome & Bush
Nathan, A.1602 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co.121 Post
Samuels, D. Eace House Co.O'Farrell & Stockton
Schmidt, Ben. J. & Co.35 Sansome
Schoenholz & Elsbach.2013 Fillmore
Somerla, Henry & Co.Bush & Sansome
Strauss, Levi & Co.Pine & Battery
Thurscher, B. E.16th & Folsom
Weill, Raphael & Co.Sutter & Grant Ave.
Weinblatt, Lubin & Co.Post & Filmm

DYEING AND CLEANING.

Thomas, The F. Thomas Dyeing & Cleaning Works27 Tenth
Hickman, Henry3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co.McAllister & Polk
San Francisco Business College.733 Fillmore

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co.837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp.46 2nd
Electric Appliance Co.726 Mission
Electric Railway & Manfrs Supply Co.84-86, 24 St
General Electric Co.Union Trust Bldg
Hetty Bros.326 Ellis
Holabird-Reynolds Electric Co.527 Mission
Sterling Electric Co.133 New Montgomery
Summerhayes, W. R.76 Folsom
Ind. Electric Const. Co.381 Fulton
Westinghouse Electric Co.2nd and Howard

ELECTRO-PLATERS.

Dennlaton's S. F. Plating Works.1349-51 Mission
Golden West Plating Works.356 First
Rudger-Merle Co.Pay and Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co.Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules & Bro.14 Sansome

ENGINEERS, CIVIL.

Lucy, W. A.732 Monadnock Bldg.
Morser, E. J.847 Monadnock Bldg

ENGINEERS, CONSULTING.

Amweg, Frederick.244 Kearny
Luther Wagoner.910 Pacific Bldg.
Stut, J. C. H.417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Alaska Com. Bldg

ENGINEERS, STRUCTURAL.

Leonard, John B.Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C. & Co.2624 Sutter
Lueders, Geo. & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co.16 First
Castle Bros.149 California
De Fremery, J. & Co.519 Mission
Jeneings, E. P.Cal. Bldg., Union Sq.
North American Mercantile Co.318 Front
Maldonado & Co.Hansford Block
Vigoler, A. & Co.613 Battery
Wieland Bros. Inc.809 Davis

5c, 10c AND 15c STORES

Charlton, E. P. & Co.1317 Fillmore

FIREWORKS.

California Fire Works Co.219 Front

FLORISTS.

Jacquemet, Jos. & Co.22d & Douglass
Sievers Floral Co.70 Geary

FLOUR MILLS.

Sprey Flour Co.343 Sansome
Stockton Milling Co.112 California

FOOD CEREALS.

Pacific Cereal Ass'n.Ray, nr. Mason

FORWARDING AGENTS.

Earl, D. W. & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting.California Market

FURNITURE.

Batesman, Wm.1913 Bryant
Breuner, John Co.1451 Van Ness
Cordes Furniture Co.1637 Bush
Eastern Outfitting Co.1970 Mission
Fredricks, J. Co.816 Ellis
Friedman, M. & Co.O'Farrell & Polk
Gullison Bros.2086 Market
Indianapolis Furniture Co.833 Mission
Kreiss, L. & Sons, Van Ness and Sutter
Lavenson-Schueler Co.227 Post
Moore, Harry J. Furn. Co.735 Eddy
Plum, Chas. M. & Co.1632 California
Redlek-Newman Co.2200 Mission
Sloane, W. & J. Co.216 Sutter
Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co.Harrison & 16th
Wisconsin Furniture Co.1637 Bush

FURS.

Gassner, Louis.1624 Bush
Lieber, H. & Co.1440 Van Ness Ave
Wallace, Robert.126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.616 Market
Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter.745 Mission
California Gas Fixture Co.357 Ellis
Day, Thos. Co.726 Mission

GAS ENGINE MANUFACTURERS.

Schilling, Adam & Son.211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.158 1st

GAS GENERATORS.

Relchert, Theo.1733 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co.919 Monadnock Bldg

GAS REGULATORS.

Gas Consumers' Assn.346 Haight

GLASS MANUFACTURERS.

Illinois Pacific Glass Co.15th & Folsom
Pacific Coast Glass Wks.7th & Irwin

GLOVES.

Moss, Geo. A.752 Market

GLUE MANUFACTURERS.

Burd, Wm. & Son.308 Postal Telegraph Bldg.
California Glue Works.Merch. Ex.

GRAIN AND BEANS.

Barnard & Bunker.149 California
F. L. Hansen.127 Montgomery St.
Whitaker, A. J.310 Clay

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.O'Farrell and Van Ness

GROCERS.

City of Hamburg Co. Inc.118 Oregon
Clausen, C.771 Culp
Cluff, Wm. Co.Spear & Mission
Dannemark Bros.Haight & Scott
De Bernardi, D. & Co.707 Battery
Getz, M. & Co.136-141 Main
Goldberg, Bowen & Co.1242 Van Ness
Levaggi, Granucci & Co.412 Front
Haas Bros.Sacramento & Davis
Hooper & Jennings.462 Bryant
Johnson Bros.Fillmore & Sacramento
Lennon, John A.918 Eddy
McCullough Co. M. A.154-156 Sixth
Meyer, A. & Co.136 Steuart
Newbauer, J. H. & Co.Davis & Pacific
Peters Bros.901 Cole
Rathlee Bros.39 Stockton
Rothdale Wholesale Co.228 Commercial
Rothschild, John & Co.Spear & Market
Snook, James A. & Co.247 Davis
Stulz, Joa. A. Co.1931 Fillmore
Sussman, Wm. & Co.140 Spear
Tillman & Bendell.Pine & Davis
Tillman, Elliott & Gordon.600-504 Hayes
Wellman, Peck & Co.311-337 East

GUNS AND AMMUNITION

Bekeart, Phil B. Co.717 Market
Golcher Bros.613 Market
Shreve & Barber Co.1023 Market

HAMMAM BATHS.

Burns, Edw. F.816 Eddy

HARDWARE.

Arnold Hardware Co.848 Webster
Baker & Hamilton.465 Brannan
Frittain & Co.940 Market
Brown, Chas. & Son.960 Van Ness
Brown, The Ralph Co.234 Fifth
Dean, S. J.1196 Market
Dunham, Carrigan & Hayden, 8th & Ka
Freelich, Christian.Pacific Union Club
Holbrook, Merrill & Stetson.6 & Twins
Hs, J. G. & Co.827 Mission
Jones, Ed, Hawr & Tool Co.1180 Market

Marshall-Newell Supply Co.146 Surt
Montague, W. W. & Co.Turk & Polk
Pacific Hdw. & Steel Co.7th & Twinsd
Palace Hardware Co.581 Market
Phoenix Tool and Valve Co.245 Market
Smith, P. A. Co.638 Fourth
Williams Hdw. & Stove Co.1626 Mkt
Wright Hdw. Co.77 Third

HAT MANUFACTURERS.

California Hat Co.280 Minoa
Triest & Co.731-733 Mission

HATTERS.

Carroll, Paul T.706 Market
Collins, Chas J.922 Market
Edman Co.780 Market
Hilton, Tom.712 Market
Fannin & Elmendorf.149 New Montg.
Fisher & Co.726 Market
Herrmann & Co.249 Kearny
Kline, Louis & Co.24 Sansome
Lundstrom Hat Works.1178 Market
Meusdorfer, J. C. Sons.909 Fillmore

HAY AND GRAIN.

Anspacher Bros.1049 Mills Bldg.
Chase, W. W. & Co.1938 Market
Miller, W. A. & Co.268 Market
Scott & Wagner.463 Berry
Somers & Co.Sixth & Irwin
Vermell, J. L.3142 Mission

HORSE SHOEING.

Morrisey, Nicholas.460 Eighth

HOSPITALS.

German General Renewel Society (German Hospital)14th and Noe

HOTELS.

Hotel St. Francis.Geary & Powell
Johnson, M.Hotel Robins
Palace Hotel Co.Fairmont Hotel
Phillips, H. B.Union Trust Bldg
Shanahan, J. W.214 Haight
Turpin, F. L.Cor Fourth & Howard

HOUSEHOLD UTENSILS.

Wlester & Co.2989 Folsom

ICE DEALERS.

Consumers Ice Co.436 Eighth
Merchants Ice & Cold Storage Co.Lombard & Sansome
National Ice & Cold Storage Co.The
Union Merchants Ice Delivery Co.364 Pine

IMPORTERS.

American Mercantile Co.614 Battery
Western Importing Co.923 Monadnock Bldg.

INDIVIDUAL MEMBERS.

Allen, Jas. M.Baek of California
Behan, John E.70 Eddy
Benedict, C. S.Post & Grant Ave.
Briggs, Arthur H.29 Los Gatos
Brenner, Gustave.2308 Buchanan
Burr, C. C.1456 Filbert
Cary, Chas., Bank Director.108 Sutter
Davis, Andrew M., Merchant, Emporium.Post and Van Ness
Folger, J. A.Howard and Spear
Greenbaum, E., Secretary City Warehouse Co.Jackson & Battery
Greenbaum, M.740 Mission
Hale, Marshal, Merchant.6th & Market
Hale, P. C., Merchant.6th & Market
Hale, R. B., Merchant.6th & Market
Harvey, J. Downey.53 11th St.
Hornick, C. W., Mgr. Monadnock B.
Huntington, H. S., Banker, Bank of Calif.
Koster, F. J. Cooperage.509 Monadnock Bldg.
Landsberger, Julius A.Fife Bldg.
Loveland, H. D.759 Monadnock Bldg.
Lynch, Jeremiah.Bohemian Club
Martin, A. H.Emporium
McKinney, John.920 Merchants' Exchange Bldg.
McNeill, A. J., Elev. Stocks & Beach
McCoy, H. J., Sec. Y. M. C. A.1220 Geary
Painter, Edgar, J. B. Painter Estate.Kohl Bldg.
Isaac Penny.Hotel St. Francis
Schlesinger, R. F.The Emporium
Sherman, L. S.Sutter and Kearny
Shepard, A. D.Crocker Bldg.
Stillman, Alfred, Secretary Executive Committee Board of Fire Underwriters.Merchants' Exch. Bldg.
Talbot, W. H., Merchant.Foot of Third
Taylor, H. H., Manager Mills Bldg.
Tehau, R. J.219 Alameda, Cal.
Thomas, H.210, 268 Market
Thompson, Beach, The Stanislaus Electric Power Co.909 Kohl Bldg.
Veder, Howard P., The Stanislaus Electric Power Co.909 Kohl Bldg.
Walker, David F.San Mateo, Cal.
Wright, P. V.644 Taylor, Alameda

INTERIOR DECORATORS.

Schastey & Vollmer.1930 Van Ness
United Studios.1146 Sutter

INSURANCE.

Ahpel, H. C. Co.Union Trust Bldg
Bender, Albert M.150 Pine
Berry & Bangs.Kohl Bldg.
Berthau, Watson Co.215 Sansome
Boardman, Geo. C., General Agent.614 California
Brown, Edw. & Sons.310 Sansome
California Insurance Co.560 Sacra'to

Christensen & Goodwin .241 Sansome
Commercial Union Assurance Co., Ltd.
Connor, John .43 S. Broderick
Davis, J. B. F. & Son, Mgmt. & Sacto
Dornin, John C. .431 Kohl Bldg.
Wm. A. Drennan .604 Merchants' Ex.
Duncan & Rehlfisch .Sansome & Sacto
Fireman's Fund Ins. Co., Cal. & Sams
Guts & Frank .214 Front
Hilman, John R. & Son .201 Sansome
Insurance Co. of N. A. .102 Battery
Kilgariff & Reaver, Post & Grant Av.
Liverpool & London & Globe Ins. Co.
London & Lancashire Fire Insurance
Co. .571 Sacramento
London Assurance Corporation .
Macdonald & Miles .Russ Bldg.
Manhelm, Duhern & Co. 453-455 Mtg.
McNair & Wayman .Sansome & Sacto
New Zealand Insurance Co. .343 Sansome
Pacific Mutual Life Insurance Co., The
Pacific Surety Co. .401 Sansome
Palache & Hewitt .430 California
Potter, Edw. E. .578 Sacramento
Preferred Accident Ins. Co. 704 Mkt
Queen Insurance Co., Pine & Sansome
Royal Insurance Co., Pine & Sansome
Rosenthal, Louis .215 California
Sperling, Frank, Claus Spreckels Bldg.
Stovel, C. J. .136 Leidesdorff
Travelers' Ins. Co., Monadnock Bldg.
Wanlorek, M. .122 Sansome
Ward, C. H. .211 Sansome
West Coast Life Ins. Co. .348 Pine
Whitley, Henry M. .207 Merchants Ex.
Wilson, Horace .407 Montgomery

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co. .Crocketer Bldg.

IRON, ORNAMENTAL.
Sartorius Co. .Fifteenth and Utah

IRON WORKS.
Moore & Scott Iron Works .Main & Howard
Morton & Hedley .215 Harrison
Risdon Iron Works .298 Steuart
Vulcan Iron Works .604 Mission

IRON AND STEEL MERCHANTS.
Berger & Carter Co. 17th & Mississippi
Taylor & Spottswood Co. .343 Monadnock Bldg.
Woods & Huddart .356 Market

IRON & STEEL SALES AGENTS.
Pike, C. W. Co. .310 Sansome

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co. .1465 Polk
Solomon, C. Jr. .314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros. .114 Sansome

JEWELERS.
Abrams, Henry M. Co. .717 Market
Andrews, A. .909 Van Ness Ave
Baldwin Jewelry Co. 1261 Van Ness Ave
California Jewelry Co. 704 Market
Carran & Green .214 Kearny
Dinkelspiel, J. S. .150 Post
Dorrance-Battin Co. .Chronicle Bldg.
Eisenberg, A. & Co. Post and Kearny
Gindermann, W. .818 Market
Greenzweig, Geo. & Co. .150 Post
Hall, A. I. & Son .150 Post
Hammersmith & Co., Sutter & Grant Av.
Heringh, Leo .898 Steiner
Isaacs, Abe .Phelan Bldg.
Judis, Alphonse Co. .704 Market
Lehrberger, J. S. & Co. 704 Market
Mayer & Weisshenk .717 Market
Nordman Bros. .150 Post
Radke & Co. .Bush & Van Ness Ave
Schussler, M. & Co. .704 Market
Shreve & Co. .Grant Ave. and Post
Sorensen, James A. & Co. .715 Market

JEWELERS' SUPPLIES.
Muhs & Lochbaum Co. 1506 Sacramento

KNITTED GOODS.
Pfister, J. J., Knitting Co. 739 Market
Gantner & Mattern Co. Post & Grant Av.

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co. .Grant Ave. and Sutter
Eisenberg, A. & Co. Commercial Bldg.
Magnin, J. & Co. Grant Ave. and Geary
Newbauer Bros. .37 Battery
Schwartz & Goodman .1545 Fillmore
Paragon, The .Grant Ave. and Geary

LADIES' TAILORS.
Flamm, G. .2202 California

LAMPS.
Boesch Lamp Co. .1135 Mission
Bauer Lamp & Reflector Co. 523 Gough

LAUNDRIES.
La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co. 1148 Harrison
National Laundry Co. 3844 Eighteenth
San Francisco Laundry .1408 Turk
White Star Laundry .385 Eighth

LAUNDRY MACHINERY.
Western Laundry Machinery Co. .58 Fremont
Troy Laundry Mach. Co. .583 Mission

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co. .200 McAllister

LEAF TOBACCO DEALERS.

Goslinzky & Co. .747 Sansome
Kohlberg & Co. .526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams Co. .431 Battery
Wagner Leather Co. .Sierra Bldg.
Harpham & Jansen .524 Washington
Kaufman, Davidson & Semmel 137 Clay

LIME AND CEMENT.
Cowell, Henry & Co. .95 Market
Holmes Lime Co. .704 Market

LITHOGRAPHERS.
Britton & Rey .215 Bay
California Lithographing Co. .Niantic Bldg.
Galloway Lithograph Co. .513 Howard
Olson, O. E. Lithograph Co. 330 Jackson
Schmidt Lithograph Co. Second and Bryant
Union Lithograph Co. .741 Harrison

LIVERY STABLES.
Christensen, E. C. & Son .1210 Valencia
Clemens, C. J. .316 Fulton
Kelly, Thomas & Sons .Pina & Franklin
Pease, E. R. .1009 Valencia

LUMBER DEALERS.
Casper Lumber Co. .810 Kohl Bldg.
Collins, Geo. H. .502 California
Dodge, E. J. & Co. .16 California
Doiher & Carson Co. Merchants Ex.
Ford, Chas. D. Co. Merchants Ex.
Grays Harbor Commercial Co. .Foot of Third St.
Greenevald, Otto H. .901 Alaska Commercial Bldg.
Hammond Lumber Co. Mchts. Ex. Bldg.
Hinn, F. A. Co. .Pine Bldg.
Hooper, C. A. & Co. Balboa Bldg.
Hooper, F. P. & J. A. .110 Market
Howard, E. A. & Co. .20 Howard
Hume, G. W. Co. .268 Market
Independent Lumber Co. .Mutual Savings Bank Bldg.
Kruse, J. S. .Twenty-third & Shotwell
Meyer, Adolph .1510 Devisadero
Pacific Lumber Co. .15 California
Pope & Talbot .Foot of Third St.
Seymour & Elliot .142 Townsend
Simpson Lumber Co. .112 Market
Slade, S. E. Lumber Co. .112 Market
Soule, John F. .112 Market
Standish Hickey Lumber Co. .Crocketer Bldg.
Tacoma Mill Co. .310 Sansome
Templeman, Henry .42 Market
Truckee Lumber Co. 1216 Flood Bldg.
Union Lumber Co. .Crocketer Bldg.
Van Arsdale-Harris Lumber Co. .Fifth & Brannan
Wendling, G. X. .James Flood Bldg.
White, L. E. Co. .Balboa Bldg.

MACARONI MANUFACTURERS.
Spilvalo, C. R. & Co. .956 Bryant
Podesta, L. R. .612 Washington

MACHINERY AND ENGINEERS' SUPPLIES.
American Tool Works .109 Mission
California Hydraulic Engineering Co. .522 Market
California Tool Works .143 Beale
Compressed Air Machinery Co. .Jessie & Eckert
Cyclops Iron Works .223 Main
Evans, C. H. & Co. .183 Fremont
Garratt, W. T. Co. Fremont & Natoma
Henshaw Bulkley Co. .19 Fremont
Hewitt Machinery Co. .59 Second
Marwedel, C. W. .265 Ninth
Meese & Gottfried Co. .555 Main
Moore, Chas. C. & Co. .53 First
Pacific Tool & Supply Co. .402 Mission
Pennington, G. W. & Sons .312 Polson
Pierston, Roeding & Co. Monadnock B.
Sanitary Devices Manufacturing Co. .24 Montgomery
Union Iron Works .Potrero, S. F.
Young, A. L. Machinery Co. 28 Fremont

MANIFOLDING BOOKS.
L. A. Johnston, Salesman Pacific
Manifolding Book Co. .125 Hansford Block

MANTELS, GRATES AND TILES.
Mangrum & Otter .551 Mission
Higney, Thos. F. .1538 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co. .2386 Green
Coates, A. H. .576 Mission
Eberhard, Geo. F. Co. Tha. .360-362 Fremont
Freder, Burr W. .717 Market
French & Linforth, Wells Fargo Bldg.
Hughson & Merten .418 Market
Luscombe & Isaacs .32 Battery
McLeod Mercantile Co. .143 Bush
Maydwell, C. A. .268 Market
Morgan & Allen Co. .717 Market
Robinson Bros. .Third & Mission
Salch, Geo. C. Co. .743 Mission
Simonds, S. E. Co. .114 Sansome
Western Importing Co. 1934 Van Ness

MARBLE WORKS.
Musto, Jos. Sons-Keenan Co. .635-665 North Point

MATTRESSES AND UPHOLSTERY.
Frescent Feather Co. 19th & Harrison
Hoy, John .Rhode Island & Alameda
McRoskey, L. H. .927 Market

MEN'S FURNISHING GOODS.

Berger, Nat. .1449 Fillmore
Berger, Sam. .1449 Fillmore
Bullock & Jones .Post and Kearny
Cluett, Peabody & Co. Howard & Hd. Ct.
Ellis, Milton & Co. .935 Van Ness
Dorey & Cunningham .11 Market
Greenebaum, Well & Michels .Mission bet. 3d & 4th
Hansen & Elrick .Montgomery and California
Neustadt Bros. .First & Mission
Rogerson, J. C. .1017 Valencia
Togger, The, Montgomery & California

MERCHANT TAILORS.
Bernstein, Sam. .180 Sutter
Growth, W. L. Co. .704 Market
Jacobi, J. M. & Co. Sutter and Montg.
Lyons, Chas. .1472 Fillmore
Martin Bros. .Humboldt Bk. Bldg.
Reid, J. & Son .833 Market
Stell, Henry Co. .542 Market
Valentine, R. .189 O'Farrell

METAL WORKS.
Finn, John Metal Works .384 Second
Pacific Metal Works .153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. .154 Sutter

MILK AND CREAM.
Columbia Dairy .231 Franklin
Jersey Farm Co. .436 Eighth
Standard Milk Co. .3201 Sixteenth

MILLINERY.
Butler-Schultz Co. .731 Market
Hinz & Landt .976 Geary
Holm & Nathan .86 Third
Muller & Raas Co. Commercial Bldg.
Spencer & Mitau .1140 Van Ness Ave

MINERAL WATERS.
Ring Bros. .Nineteenth & Castro
Eggers, Chas. & Co. .118 Eureka
Shasta Water Co. .6th & Brannan
Witter Medical Springs Co. Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.
Alaska Breadwell Min'g Co. Mills Bldg.
Bourn, W. B. .2660 Webster
Ralston, W. C. .268 Bush

MINING MACHINERY.
Woodbury, Geo. E. .238 Townsend

NECKWEAR MANUFACTURERS.
California Neckwear Co. .14 Sansome
Heineman, H. M. .1649 Bush
Samter, L. & Sons .758 Mission

NEWS DEALERS.
Foster & Orear .Ferry Bldg

NOTARIES PUBLIC.
Levy, Eugene W. .560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co. .837 Mission

NUT DEALERS.
Sunset Nut Shelling Co. .427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.
Library Bureau, Inc. .574 Mission
Yawman & Erbe Mfg. Co. .712 Mission

OILS.
Porter, W. S. .2029 California
Standard Oil Co. .461 Market

OPTICIANS.
Bertling Optical Co. .186 Bush
California Optical Co. .131 Post
Chinn-Beretta Optical Co. .1557 Van Ness
Hirsch & Kaiser .218 Post
Kahn, Geo. H. .1232 Van Ness Ave
Kahn, Henry & Co. .644 Market

OVERALLS.
Armer, A. M. & Co. .763 Mission

OYSTER DEALERS.
Darbee & Immel .1886 Fillmore
Morgan Oyster Co. The .514 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Ass'n .Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.
Willits & Patterson .Elfe Bldg.

PAINTS AND OILS.
Baas-Heuter Paint Co. .816 Mission
Cinch, C. G. & Co. .155 King
Emrick & Duncan .663 Howard
Fuller, W. P. & Co. .301 Mission
Klatt-Hirsch & Co. .113 Front
Magner Bros. .419 Jackson
Nason, R. N. & Co. Utah & Fifteenth
Whittier-Coburn Co. Howard & Beale

PAINTERS AND PAPER HANGERS.
Brace, N. .459 Valencia
Fraser, John P. .841 O'Farrell
St. Denis, J. Co. .1467 Ellis

PAPER, PAPER RAGS AND PAPER BOXES.
Bonstell & Co. .118 1st
Cal. Paper & Board Mills .310 California
Cal. Paper Box Co. .3175 Sixteenth
Crown-Columbia Pulp & Paper Co. .701 Alaska Commercial Bldg.
Fleishacker, A. & Co. .134 Fremont

Pacific Coast Paper Co. .516 Mission
Swick, C. E., Agt. Graham Paper Co.,
St. Louis, Mo. .268 Market
Willmar, H. R. .Chronicle Bldg.
Zellerbach Paper Co. Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo. 37th St., Oakland

PERFUMES.
Rieger, Paul & Co. .116 First

PHARMACEUTICAL PREPARATIONS.
California Flg Syrup Co. .392 Church
Pawnee Indian Medicine Co. 2476 How'd
Viavi Co. .636 Pine
Nat. Pharmacy Co. 957 Edwy, Oakland

PHOTOGRAPHERS.
Bushnell Photo Co. Turk & V. Ness
Waters, R. J. & Co. .717 Market
Weidner, Chas. .787 Market

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P. .Chronicle Bldg.

PHYSICIANS AND SURGEONS.
Ballard, J. Stow, M. D. .3302 Clay
Bryant, Edgar R., M. D. .360 Post
D'Evelyn, Frederick W., M. D. .Phelan Bldg.
Gibbons, Henry Jr., M. D. .350 Post
Mann, C. S., M. D. P. O. Box 2144, S. F.
Montgomery, D. W., M. D. 2419 Cal.
Palmer, Geo. H., M. D. 2446 Jackson
Pischel, Kaspar, M. D. .Butler Bldg.
McNutt, W. F., M. D. .1800 O'Farrell
Regensburger, Martin, M. D. 3276 Clay
Sherman, Harry M., M. D. 2125 Jackson
Vecki, Victor G., M. D. .381 Bush
Ward, Jas. W., M. D. .391 Sutter

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co. 1224 Van Ness
Bowers & Son .529 McAllister
Curtz, Benj. & Son .13 Kearny
Daltmeier Piano Co. .836 Valencia
Eilers Music Co. .1130 Van Ness Ave
Kohler & Chase .Sutter & Franklin
Maury, Byron .250 Stockton
Pierce, Walter S., Co. .689 14th St.
Sherman-Clay Co. .Kearny & Sutter

PLUMBERS.
Ickelheimer Bros. .1115 Sutter
Murray Bros. .619 Sacramento
Snook, Wm. & Son .602 Clay
Wilson, W. F. Co. .1177-1179 Turk
Wittmann, Lyman & Co. .316 Polk

PLUMBING, HEATING & STEAM SUPPLIES.
Crane Co. .First and Howard
Dalziel-Moller Co. .543 Mission
Tay, George H. Co. .Mission & 2nd

PORK PACKERS AND PROVISION DEALERS.
Armour & Co. .Battery & Union
Heineman & Stern .1040 McAllister
Roth, Blum & Co. .60 California
South S. F. Packing & Pvn. Co. .407 Front
Western Meat Co. .6th & Townsend
Wilfert Bros. .5 Taylor

POST CARDS.
Pacific Novelty Co. .579 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A. .627 Montgomery
O'Brien, Spotorno & Mitchell .California Market

POWDER WORKS.
E. I. Du Pont de Nemours Powder Co. .Chronicle Bldg.

PRESS CLIPPINGS.
Allen's Press Clipping Bureau .Mission and First

PRINTERS.
Barry, J. H. Co. .1124 Mission
Brunt, Walter N. Co. .391 Jessie
City Commercial Co. .509 Howard
City Printing Co. .Williams Bldg.
Dempster Bros. .447 Minna
Freygang Printing Co. .1322 Howard
Gilmartin Co. The .45 Ecker
Monahan, John & Co. .311 Battery
Murdoch Press .63 Fremont
Myself-Rollins Bank Note Co. 22 Clay
Pernau Publishing Co. .423 Hayes
Phillips & Van Orden Co. .51 Howard
Torres, Jos. M. .Clay & Sansome

PRINTERS' INK.
Reed, Geo. Russell & Co. .645-653 Battery

PROPERTY OWNERS.
Crocker Estate Co. .Crocker Bldg.
Flood, James L. .James Flood Bldg.
Harshall, Abe .326 Crocker Bldg.
Hewes, D. .Orange, Cal.
Holmes Investment Co. The .Foxcroft Bldg.
Marya, Geo. T. Jr. .346 Haight
Newbauer, H. W. .1914 Sacramento
Parrott, John .502 California
Payson, A. H. .Santa Fe Office
Quinn, John E. .1221 Polk
Runyon, E. W. .682 Monadnock Bldg.
Schussler, H. .375 Sutter
Shiels Estate Co. .1380 Sutter

PUBLIC WEIGHTS.
McKenna, Jas. F. .Third-St. Wharf
Ordway, W. C. .Sixth and Yuma

PUBLISHERS.
Commercial News Pub. Co. .673 Commercial

Mitchell, Edw. H.....1363 Army
 Mitchell, J. H.....717 Market
 Recorder Printing & Publishing Co.....
130 McAllister

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.....
First & Howard
 Platt Iron Works Co., 206 Sheldon Bldg.
 Price, G. W. Pump Co., 23 Stevenson
 Worthington, Henry R., 148 First St.

RAILWAY EQUIPMENT.

Livermore, Norman B. Co.....
Metropolitan Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works.....1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.....
251 Montgomery
 American Real Estate Co., 23 Monty
 Armstrong-Gutman Co.....
227 Montgomery
 Aronson Realty Co.....160 Sutter
 Babin, Landry C., Co., 423 Kearny
 Baldwin & Howell.....318 Kearny
 Bancroft, Paul.....26 Montgomery
 Bay Shore Real Estate Co., Inc.....
4392 San Bruno Ave.
 Hew, Geo. E. & Co.....129 Sutter
 Boardman Bros. & Co., 508 California
 Bonfield, Jeffers & Ryan.....49 Post
 Bovee, Toy & Co.....111 Montgomery
 Browne, R. S. & Co.....129 Sutter
 Burnham & Marsh Co., 36 Kearny
 Bush, David & Son.....217 Russ Bldg.
 Clark, Curran.....Russ Bldg.
 Coffey, H. E.....1244 Masonic Ave.
 Cowden, J. B.....339 Montgomery
 Crim, W. H. & Co.....Monadnock Bldg.
 Dibert & White.....456 Market
 Easton, Wendell.....209 Monadnock Bldg.
 Ehrenport, Wm.....801 Fillmore
 Fisher, Chas. W.....
304 & 305 Realty Bldg., 660 Market
 Gelsman, Wm., trustee.....Russ Bldg.
 Grady, John H.....151 Sutter
 Harrigan, Weldenmuller & Rosenstirn,
 Inc.....345 Montgomery
 Healy & Gillespie.....244 Church
 Hendrickson, Wm. & Co., Shreve Bldg.
 Hensley-Green Co.....237 Mills Bldg.
 Heyman, Oscar & Bro.....113 Monty
 Hoag & Lanedale.....243 Bush
 Hooker & Lent.....First & Market
 Inverness Land & W. Co.....
219 Montgomery
 Joost Sons & Co.....16th & Guerrero
 Kane & Co.....217 Montgomery
 Kahn & Feder.....520 California
 Kell Estate Co.....1209 Flood Bldg.
 Langrebe, McNevin & Jones.....
625 California
 Levy, F. & A. Co.....244 Kearny
 Lichtenslein Bros. Co.....268 Market
 Lincoln Realty Co.....325 Mills Bldg.
 Lyon & Hoag.....636 Market
 Mackenzie & Underhill, 106 Merch. Ex
 Madison & Burke.....20 Montgomery
 Magee, Thos. & Sons.....5 Montgomery
 Marston, Frank W., Col., Marston Bldg.
 McElroy, R. D.....606 Phelan Bldg.
 McGraw, John & Co., 232 Montgomery
 McMahon, Mabry.....412 Market
 McMahon, O. L. & Co.....128 Sutter
 Middleton, John.....789 Market
 Moore, S. I.....815 Shreve Bldg.
 Mosser & St. Germain.....155 Sutter
 Oliver, P. B. & Co.....104 Montgomery
 Partridge, John.....383 Monadnock
 Folto, John L.....2104 Market
 Post, Albert J.....1012 Fillmore
 Rich, A. J. & Co.....121 Sutter
 Rucker, Joa. H. & Co.....49 Post
 Russell, Chas. B.....222 Kohl Bldg.
 Sachs, Sanford.....2027 Sutter
 S. F. & Suburban Home Bldg. Society
201 Euclid Ave.
 Schroth Co., The.....251 Kearny
 Schmitz, L. A.....2321 Twenty-first
 Shalinswald, Buckbee & Co., 27 Montg.
 Skelton, E. W.....229 Montgomery
 Strassburger, I. & Co., 484 California
 Strong, Holden & Parr.....45 Post
 Truman Investment Co., Humboldt Bank Bldg.
Humboldt Bank Bldg.
 Umben, G. H. & Co., 20 Montgomery
 Von Rhein Real Estate Co., 51 Geary
 Wayman, Guy T.....Mills Bldg.
 Week, F. A. Realty Co.....Berkeley
 Weissbels Bros.....141 Sutter
 Whittell, George Jr.....
Whittell Bldg., 166 Geary
 Williams & Surryhne.....114 Sutter
 Wolf & Hollman.....327 Kearny

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.....
Merchants' Exchange, 8th Floor

RESTAURANTS.

Gallindo, F. B.....1018 Van Ness Ave
 Kilborn & Hayden.....34 Market
 Krone, F. W.....218 Haight
 Larsen, C. G.....50 Eddy
 Louis Fashion Restaurant, 22 Sansone
 Loure, The.....Fillmore & Eddy
 Petersen, Jacob.....7 Market
 Pouchan, G. & Co., 497 Golden Gate
 Ravn & Karstensen.....131 Market
 Swain Company.....1241 Van Ness
 Tait's.....Eddy & Van Ness Ave
 Thompson-Jaulus Cafe.....18 Powell
 Westerfeld, P. & Co.....1530 Haight

ROOFING AND BUILDING PAPER.

Parafine Paint Co.....39 First
 Pacific Refining & Roofing Co.....
379 Monadnock

RUBBER GOODS.

Bowers Rubber Works.....62 Sacramento
 Goodyear Rubber Co.....587 Market
 Gorham Rubber Co.....50 Fremont
 Winslow, C. R. & Co.....658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co.....1212 Market
 Patrick & Co.....126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
Russ Bldg.
 La Zazuapla Rubber Plantation Co.,
Russ Bldg.

RUG MANUFACTURERS.

California Rug Co.....2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.....
Second & Jessie
 Hermann Safe Co., The.....128 Folsom
 Parcells Safe Co.....577 Market

SAW WORKS.

California Saw Works.....721 Brannan

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....575 Market
 Weber, C. F. & Co.....365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co.....717 Market
 Ginn & Co.....717 Market

SCREEN WORKS.

Quick, John W.....1218 Haight

SEEDS AND GRAIN.

Bowen, E. J. Est. of.....519 California

SEEDS AND PRODUCE.

Volkman, Chas M & Co.'s some & B'way

SEED GROWERS.

Metson, W. H. & Co.....
501 Balboa Bldg., 2nd & Market
 Morae, C. C. & Co.....48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
 Steiger Terra Cotta & Pottery Works
729 Mills Bldg.

SEWING MACHINES.

Jackson, W. E.....404 Sutter
 Singer Mfg. Co.....17 Jones
 White Sewing Machine Co., 1478 Market

SHEET IRON AND PIPES.

Smith, Francis & Co.....9 Fremont

SHEET METAL WORKS.

Cronan, W.....19-23 City Hall Ave
 Delano Bros.....70 Spear

SHIP BUILDERS.

Turner, Matthew.....14 Steuart
 Whelan, Jas. J.....110 Main

SHIP CHANDLERS.

Foard-Baratow Ship Chandlery Co.,
138 Steuart
 Haviside, Withers & Davis.....34 Steuart
 Josselyn, G. M. & Co.....25-33 Main
 Sellers & Madison Co.....96 Market
 Weeks-Howe-Emerson Co.....51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.....
410 Alaska Commercial Bldg.
 American Trading Co., 244 California
 Balfour, Guthrie Co.....320 Sansone
 Barneson, Hibberd Co., 149 California
 Bates & Chesbrough.....Mer. Ex. Bldg.
 Bowring & Co.....310 California
 Gale Bros.....408 Davis
 Grace, W. R. & Co., 612 California
 Herrmann, Geo. Co., 310 Sacramento
 Hind, Ralph & Co.....310 California
 Johnson-Locke Mercantile Co.,
210 California
 Lund, Henry & Co., 201 Marine Bldg.
 Mitsul & Co., Merchants' Exchange
 Meyer, Wilson & Co.....
Alaska Commercial Bldg.
 Moore, Ferguson & Co., 690 Commerci
 Newhall, H. M. & Co.....114 Battery
 Otis, McAllister & Co., 310 California
 Parrott & Co., 204 California
 Plummer, Geo. E. & Co., 54 Steuart
 Port Costa Milling Co., 210 Battery
 Spreckels, J. D. & Bros. Co., 58 Clay
 Williams, Diamond & Co., 310 Sansone

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co., 77 Battery
 Ulman, Selligsohn & Brown.....
149 New Montgomery

SHOE GOODS.

Dolliver Bros.....619 Miselon

SILKS.

Hart, B. & Brother.....14 Sansone

SILK MANUFACTURERS.

Nonotuck Silk Co.....3164 Sixteenth
 Carlson-Currier Co.....114 Sansone

SILVERWARE.

Graves, W. E.....717 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co., 17th & R. Island
 Luhn, Otto & Co.....117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co.....361 Ellis

SODA WATER MANUFACTURERS.

Belfast Glinger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....1400 Fourth
 Crocker, H. S. Co.....517 Market
 Dixon, Fish & Co.....205 California
 Sadler, F. B., Mgr. Dennison Mfg.
 Co.....Commercial Block
 Schwabacher-Frey Stationery Co.,
42-44 Sutter
 Standard Office Sup. Co., 427 Montg'm'ry
 Upham, Isaac Co.....104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.....17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.....
Jackson-St. Wharf
 Capelle, Robert.....250 Powell
 Cook, Thos. & Son.....32 Powell
 Ettore Patrizi & Co.....118 Mont. Ave.
 Fugazi, Cav. Uff., J. F., 628 Montgomery
 Hamburg-American Line.....160 Powell
 Pacific Coast Steamship Co., 112 Market
 Pacific Mail Steamship Co., Flood Bldg.
 Toys Kisen Kaisha.....Flood Bldg.
 Monticello Steamship Co., Ferry Bldg.
 Northern Commercial Co., 320 Sansone
 Shlpownere' and Merchanta' Tugboat
 Co.....210 California
 Wells Fargo & Co Express.....
Second and Mission
 Zappettini & Perasso.....1 Mont. Av.

STEVEDORES.

Eschen & Minor.....112 Market

STORE AND OFFICE PICTURES.

Fink & Schindler Co., 218 Thirteenth
 Simmen, John.....70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James Mfg. Co.....27 Minna
 Steiger & Kerr.....Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works.....20th and Indiana

SURETY COMPANIES.

American Bonding Co.....
712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co.....393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial

SYRUPS.

Long Syrup Refining Co.....16th and Harrison
 Pacific Coast Syrup Co., 713 Sansone

TAILORS' CLOTHES, TRIMMINGS AND WOOLERS.

Arnstein, Simon & Co.....3rd & Mission
 Baumgarten, J. & Co.....973 Market
 Ford, C. W. R. & Co.....164 Sutter
 Reiss Bros.....114 Kearny

TANNERS.

Eagle Tannery.....26th & San Bruno Ave
 Legallet-Hellwig Tanning Co.....
Sixth Ave. South, South S. F.
 Norton Tanning Co.....316 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co., 126 Mission
 Caswell, Geo. W. & Co., 530 Folsom
 Folger, J. A. & Co., Howard Spear
 Hills Bros.....175 Fremont
 Jones-Paddock Co., 228 Fremont
 Schilling, A. & Co., 2d & Folsom
 Thierbach, Chas. F. Co., 442-447 Battery
 Tyler, S. H. & Son.....3d & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank.....Pine and Montgomery
 Pacific States Tel. & Tel. Co.....
445 Bush

TENTS AND AWNINGS.

Ames-Harris-Neville Co., 607-609 Front

THEATERS.

Belasco & Meyer.....Sutter & Steiner
 Orpheum Circuit Co., O'Farrell & Stktn

THERMIT SUPPLIES.

Goldschmidt Thermit Co., 432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.

Williams, I. B.....918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co.,
Kohl Bldg.

TOWEL COMPANIES.

S. F. Towel Co.....618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co.....555 Market
 Sadler & Co.....782 Mission

TRANSFER COMPANIES.

Bekins Van & Storage Co.....
13th and Mission
 Union Transfer Co., Grant Av. nr. Geary

TRUNKS.

Hirschfelder & Meaney.....519 Market
 Main, C. A. & Co.....268 Bush
 Oppenheimer, James.....842 Market
 Pacific Trunk & Bag Co.,
Front & Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co.....520 Market
 Revalk, R. E. & Co.....432 Market

UNDERTAKERS.

Gray, N. & Co.....2198 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co.,959 Mission

UNDERWEAR.

Delmel Linen Mesh System Co., 176 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Co.....115 Post

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....568 Howard

WAGONS AND CARRIAGES.

Kiel & Evans Co.,Front and Pine

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co.....914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co., 634 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son.....1527 Pine
 Uhl Bros.....717 Market

WAREHOUSES.

De Pue, E. J., Merchants' Ex. Bldg.
 Granger's Business Ass'n.....Mer. Ex.
 Haskett Warehouse Co., 310 California
 Lombard Warehouse Co., 310 California
 Morse, I. H.,Lombard & Battery
 South End Warehouse Co., 2d & T'send

WINES AND LIQUORS.

Ahrens, Bullwinkel Co., 1st & Harrison
 Arnold, B. & Co., Townsend & Stanford
 California Wine Ass'n.....180 Townsend
 Chapman & Wilberforce.....705 Sansone
 Chevalier, F. Co.,246-256 Mission
 Crown Distilleries.....29 Minna
 French-American Wine Co.,1821 Harlaon
 Gundlach Bundschu Wine Co.,
22 California
 Grauerholz, H. J.,2450 Mission
 Hirschner, Jos. Co., Front & Merchant
 Hotelling, A. F. & Co.,428 Jackson
 Italian-Swiss Agricultural Colony,
Cor Battery & Greenwich
 Jesse Moore Hunt Co.,199 Second
 Jones, Mundy & Co.,708 Postal Teleg. Bldg.
 Kuhls-Schwarke & Co.,7 Spear
 Lachman & Jacobi.....706 Sansone
 Laventhal Bros.,553 Mission
 Livingston, M. A.,1842 Golden Gate Av.
 Levy, Simon Co.,346 Wash.
 Livingston & Co.,3443 Seventeenth
 Lubben, John.....Drum & Merchant
 Lyons, E. G. & Raas Co., 430 Bryant
 Martonli, E.,714 Montgomery
 McLeod & Hatje.....2499 17th St.
 Meinecke, Chas. & Co., 314 Sacramento
 Naber, Alfa & Brune.....825 Mission
 Napa & Sonoma Wine Co.,112 Tent
 Pfaffle, E. E. & Co.,2049 15th
 Rathen Co.,3249 Fillmore
 Repsold, A. & Co.,22 Davis
 Rosenblatt Co., The.....Second & Folsom
 Schilling, C. & Co.,20th & Minnesota
 Schlesinger & Bender.....
Mariposa & Harrison
 Sherwood & Sherwood.....47 Beale
 Shultz, Wm. A.,318 Walnut
 Shea, Bocqueraz & Co.,509 Mission
 Soble Bros. & Plageman, 424 Battery
 Sroufe, John & Co.,41 Drumm
 Sutter Home Wine Dis. Co., 321 Front
 Swiss-American Wine Co.,
Vallejo and Front
 Van Bergen, N. & Co.,340 Wash.
 Wetmore, Bowen Co.,42 Davis
 Wichman, Lutgen & Co., Clay & Baty

WIRE AND WIRE ROPE.

American Steel & W. Co., 16 & Folsom
 Roebling's, John A. Sons Co.,
646 Folsom

WOOD AND WILLOW WARE.

Levensen Co.,Pine & Front

WOOL.

Koshland, S. Co.,110 Market
 S. F. Wool Sorting & Scouring Co.,
117 Geary
 Tryon, E. H.,519 Chronicle Bldg.

YEAST AND VINEGAR MANFRS.

Consumers' Y. & V. Co.,690 Grove
 Golden Gate Compressed Yeast Co.,
26 Mint Av.

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES.

Issued from the headquarters of the Association, 1233 Merchants' Exchange B'ld'g, San Francisco.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

A NEEDED MUNICIPAL POLICY.

According to the compilers of the directory of the Alameda county cities, Berkeley now has a population of 50,000; due to the presence of the University, and also to an efficient street-car service. That Berkeley's population has greatly increased of late is manifest to the most casual observation, and undoubtedly a good part of this growth would have taken place in the natural order of events, as part of the general gain in the cities about the bay. But it is also a fact that a good transportation system has contributed materially, and that promises of its extension are still contributing to the general attractiveness of the place and its availability for homes.

San Francisco must understand that proposition, and what it will mean to the northern end of the peninsula if street-railway extensions are not made rapidly enough to keep up with the demand. There are thousands of acres of land in this county waiting for home-builders, and the home-builders are waiting for street-railways, and until we have the transportation equipment this City will not flourish as it should. A main point of municipal policy should be the encouragement of street-railway extensions—even by that awful engine, private enterprise, if necessary.

HOME SHOPS FOR STEEL.

Intending builders would do well to investigate local facilities for furnishing steel. In the case of a seven-story building under construction on Mason street a San Francisco firm underbid several eastern firms on the furnishing and erecting of all the iron and steel required, including bonding irons, fire-escapes and the like, and secured the contract. If home-industry can do that well in one case, it might do equally well or better, with a little encouragement, in others.

NOW LET IT REST.

Now that the Geary street project has been for the third time defeated, the business men of San Francisco have a right to hope that the

agitation of that unwelcome proposal shall cease. Large eastern interests looking toward San Francisco as a possible field for investment, should have some reasonable assurance that the policy of the City in regard to public service industries has reached a condition of at least relative stability.

PULL FOR PORTOLA.

San Francisco's Portola Festival is rapidly rising to the dignity of an international affair, in response to the efforts of the energetic men behind it and especially of the commissioners now working in the East and Europe, Messrs. Charles C. Moore and Robert Roos. Foreign battleships will be here, and deputations, we hope, from all over the world. Once the visitors become acquainted with the charms of the City they will spread the knowledge of them far and wide. San Francisco business men and all loyal San Franciscans should pull together to make this the big event of the decade on the Pacific Coast.

GIVE HEED TO THIS.

Below we print the contents of a special bulletin recently issued by the Street Improvement Committee of the Merchants' Association. This is a matter to which every member should give heed and see that his neighbors do also.

CLEAN STREETS AND SIDEWALKS—THE LAW REGARDING OBSTRUCTIONS ON STREETS OR SIDEWALKS.

To the Members of the Merchants' Association:

At the request of several of our members the following synopsis of the city ordinances relating to the obstruction of sidewalks and streets has been prepared for the benefit of the membership to be kept for convenient reference.

Your Board of Directors has earnestly endeavored to get the streets and sidewalks throughout the business districts of the city in as good a condition as the usual conditions would permit and the Board requests the general membership to assist and co-operate in the work.

Some sidewalks in the city are obstructed more or less with old materials that do not appear to be in daily use. The prompt removal of such old materials would greatly improve the appearance of the streets and add much to the comfort and convenience of the public.

1. No sidewalk may be obstructed by any merchandise or other articles or materials, for more than one hour at a time, except by goods, wares or merchandise in actual course of receipt, delivery or removal.

2. No building material can be deposited on a street or sidewalk in front of a building during its construction or repair without a written permit from the Board of Public Works.

3. Such materials must not occupy more than one-third of the width of the roadway of the street, and not more than one-half of the width of the sidewalk, and in no case must they be within 6 feet of the center of a railroad track.

4. No materials may be deposited in any gutterway of any street or permitted to obstruct the same.

5. All sand, dirt and other materials must be prevented from being blown or otherwise moved to any other portion of the street than that occupied under the permit.

6. Where buildings are erected in the fire limits or covered with mastic or other coating of mortar, a temporary or permanent sidewalk must first be laid on the outer one-half of the sidewalk, and next to the curb, and the inner one-half of the width of the sidewalk must be enclosed by a good and substantial fence at least 12 feet high to protect pedestrians from falling bricks, etc. The passage of pedestrians over the outer one-half of the sidewalk must be free and unobstructed.

7. No excavation shall be made in any sidewalk in fire limits except upon written permit from the Board of Public Works.

8. No house refuse, garbage, paper, ashes or refuse matter of any kind may be deposited upon any public street or vacant lot.

The Merchants' Association of San Francisco.

L. M. King, Sec.; Andrew M. Davis, Pres.
A. W. Scott Jr., Chairman; C. J. Wood, Horace H. Allen, Committee on Street Improvement.

TIME IS RIGHT TO CUT DOWN THE BEALE STREET GRADE

Merchants' Association Has Taken Up the Project With the Property Owners.

A determined effort to secure the lowering of Beale street grade has been commenced by the Merchants' Association. Between Spear street and Third there is at present no way for heavy teams to reach the business district from the southern part of the water front, where the best water-front development is now going on. The early construction of the seawall in that vicinity will create a free dump for the spoil from the Beale street cut, that will reduce the cost of the cut itself nearly forty per cent, and the Association feels that such an opportunity should not be wasted. Accordingly, its engineer is preparing plans and its agents are organizing concerted action among the owners of property affected, that will probably result in a valuable improvement of the traffic facilities of the City. A special bulletin on the subject, accompanied with illustrations, is now being issued.

COMMITTEES FOR THE YEAR.

Standing committees of the Merchants' Association for the fiscal year have been announced by President Andrew M. Davis as follows:

PUBLIC AFFAIRS—R. H. Swayne, chairman; Frank J. Symmes, A. W. Scott Jr., Geo. C. Boardman Jr., W. D. Fennimore.

TRADE AND FINANCE—C. K. McIntosh, chairman; Gustave Brenner, R. S. Atkins, Byron Mauzy, Eugene J. Bates.

PUBLICITY AND PROMOTION—I. O. Upham, chairman; H. W. Postlethwaite, M. H. Robbins Jr., Hartland Law, R. S. Atkins.

CASH FARES AT THE OLD NUMBER.

An investigation by the Merchants' Association's inspector shows that the United Railroads is now collecting 400,000 cash fares daily, a number just about equal to the number collected before the fire. It issues 300,000 transfers a day—more per passenger, it is said, than any other street railway company in the country.

A WORD OF ENCOURAGEMENT.

It pays a city to execute great public works in a great way when they are needed. After an appreciative description of San Francisco's new high-pressure fire protection system, Collier's Weekly says:

"The \$5,200,000 which San Francisco has voted for the purpose will be well spent. It is an example of the enterprise and energy of which that town is full."

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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SAN FRANCISCO, CAL., AUGUST, 1909

No. 156

BEALE STREET GRADE PROPOSAL IS RECEIVED WITH GENERAL APPROVAL

Commercial Organizations and Property Owners Commend the Merchants' Association's Campaign for a Teaming Thoroughfare from the Southern Waterfront.

The movement started by the Merchants' Association for lowering the grade of Beale Street between Folsom and Bryant, thus providing the coming industrial center of the City with a teaming thoroughfare from the water front to the business district, has been hailed by property owners and tenants in the vicinity as the most promising public improvement suggested in years. The project has been endorsed by the City Engineer, and the Board of Works has recommended to the Board of Supervisors that the official grade of Beale Street be changed to conform to the Merchants' Association's petition.

Resolutions endorsing the plan have been passed by the Shipowners' Association, the Draymen's Association, the South of Market Street Improvement Association, the San Francisco Real Estate Board, the Chamber of Commerce and other influential bodies.

Whole City Would Benefit.

It is declared to be the sense of the Real Estate Board that "the opening up of Beale Street would benefit not only the immediate district but the entire industrial interests of San Francisco."

The trustees of the Chamber of Commerce resolved "that the reduction of the Beale Street grade, which will admit of a level thoroughfare from Market Street to the docks in process of construction on the City front, is an economic necessity and that the present is a most favorable time for the execution of this work."

The South of Market Street Improvement Association has resolved that "this Association endorses the movement now under way to change the grade of Beale Street from Folsom to Bryant Streets, as proposed by the Merchants' Association of San Francisco, and recommended by the Board of Public Works."

The Shipowners' Association has written the Board of Supervisors as follows:

The Shipowners Association of the Pacific Coast believe that the time is opportune for the change in the official grade of Beale Street at the intersection of Harrison. It is most necessary that the opportunity afforded by the Harbor Commissioners in the construction of the new Seawall at the foot of Beale Street and the available dump be taken advantage of. This will open up one of the best industrial districts in the City if good transportation facilities are provided, as at present there is no thoroughfare for heavy teaming between Spear Street and Third Street to the docks. The time has come when additional facilities are absolutely necessary. We respectfully suggest therefore that your

honorable body take the necessary steps to have the official grade changed. The lowering of the street will be done jointly by the property owners and this will be taken up without expense to the City.

Opportunity Offers.

The Draymen's Association has endorsed the change and in a petition to the Supervisors says:

We believe the future district for the wholesale and manufacturing business of this City will be east of Third Street, south of Market Street and bounded by the adjacent waterfront. As we have only Spear Street leading from this large and growing district, and as Second, First, Fremont, Beale and Main Streets are prohibitive on account of the grade, it makes it more imperative that Beale Street should be put on an easy grade, to open up this section of the City. The Harbor Commissioners are making many good and needed improvements in this section of the City. Among these is the construction of the Seawall. The fill required up to this bulkhead will afford a dump from Beale Street. Such an opportunity to dispose of the earth so removed at so small a cost will never again occur.

A gratifying number of tenants and frontage owners have been heard from to the same general effect. Among them, Margaret D. Enright, who owns 275 feet on Beale Street at the corner of Market, as well as a 100-vara lot at the corner of Fremont and Folsom, says:

I am unqualifiedly in favor of the enterprise. It will undoubtedly be of immense benefit to all property in that vicinity.

It is not, however, to benefit property in that vicinity particularly, that the Merchants' Association again took up, after an interval of five years, its undertaking to secure the lowering of the Beale Street grade; but to advance its unvarying policy of doing everything possible to increase the industrial facilities of San Francisco and make it a more economical and attractive place in which to do business in general and to carry on manufacturing and shipping enterprises especially.

Nothing Difficult About It.

The proposition is a very simple one. Beale Street in the two blocks affected has never been paved, as required by the charter, and there are now no improvements of any value along that part of it, that would be affected by the proposed change. As an obstruction to traffic the grade is a serious hindrance to business in a part of the City that might offer the finest attractions and most economic conditions. From Spear Street clear up to Third there is no level

thoroughfare from the southern part of the water front. It is likely that if the Beale Street grade is cut down, Main Street will follow suit, property will be excavated to conform to the street grades and in the end Rincon Hill will give place to level territory available for any sort of manufacturing industry. For lack of just such land in that locality, one large firm recently took a location in Oakland.

What It Might Cost.

The reduction of the grade would call for the removal of about 67,000 cubic yards of earth, the paving of two blocks and the building of a viaduct to carry Harrison Street over. Under present conditions the total cost would approximate \$103,000. The dump behind the new section of the seawall will be only two blocks away, and available not only for the spoil from Beale Street but from the private property to be correspondingly lowered. As the Draymen's Association well says, no such opportunity will ever occur again. The Merchants' Association feels that if intelligent advantage is taken of present circumstances, the result will be a great commercial gain for the City.

STREET-OPENING ORDINANCE MUST NOT BE VIOLATED

Merchants' Association Will See that the City Pavements Are Protected.

Violations of the street-opening ordinance recently drafted and introduced by the Merchants' Association will not be allowed to pass unchallenged. When that ordinance was drawn it was intended to protect the streets, and the public-service corporations were fully consulted as to its terms. It was not introduced until all to be affected by it were agreed that it was suitable and right. Now the Association's inspector has discovered one corporation violating the terms of the ordinance in four instances and has called the attention of the Bureau of Streets to the matter. In its communication the Association says:

This is in violation of the ordinance recently passed, which provides that the work must be done in accordance with the specifications and regulations adopted by the Board of Public Works.

We suggest that you investigate this matter and, if found to be as stated, that the Company be required to open all of these trenches and do the work over again in accordance with the speci-

fications. The fact that the Company is responsible for any caving in or wearing out of the trenches for two years, does not relieve it from its obligation to make the repairs in the manner provided in the specifications. This clause was intended by us, and was understood to be, a guarantee that the trenches would be properly tamped and that the concrete would have the proper amount of cement, etc., inasmuch as the City could not have an inspector on the work at all times.

We would also call attention to the fact that the above named trenches were not completed within the specified time of from seven to twelve days, as provided by the ordinance.

Yours very truly,
L. M. KING, Secretary.

If this does not settle the case, still more vigorous measures will be taken against the offending company. The Association is determined that this ordinance, drawn with such care and so badly needed for the protection of the city's streets, shall not be allowed to become a dead letter.

ASSOCIATION ISSUES A BULLETIN ON THE PRIMARY

Full Instructions for the Use of Voters Given by Its Attorney.

Full explanation of the method of making nominations under the new direct primary law is given in a special bulletin written by Allen G. Wright, of Wright & Wright, attorneys for the Merchants' Association, and issued by the Association for the instruction of the voters of San Francisco. In introducing the subject Mr. Wright says:

"If the direct primary is to be a success, if under the new system of nominating candidates the 'bossism' and political trading so often characteristic of the old methods are to be eliminated, the people at large must take a lively and active part and interest in the approaching primary. It will not do to sit back and wonder who is going to be nominated. The machinery for making nominations is now in the hands of the people, they have been given the opportunity for which they have so long sought, and it is up to them to make use of it."

Just how to make use of it Mr. Wright has described in detail, and copies of the bulletin may be had on application to this office. The primary will be held on August 17, 1909.

Mr. Louis Hertz has suggested to the Merchants' Association that police officers should make good street inspectors, and the Association has referred the suggestion to its Committee on Street Improvements for investigation and report.

The repaving of Polk Street, between Post and Sacramento, has been ordered by the Board of Supervisors at an estimated cost of \$10,000.

The North Central Improvement Association, by its secretary, Edgar Painter, makes the following interesting announcement:

We are now pleased to inform you that Mr. Chas. N. Black, the Vice-President and General Manager, has just inaugurated a new service, giving us cars every seven and one-half (7½) minutes, instead of nine (9) minutes.

It is a self-evident fact that our prosperity depends largely on our easy access by street car lines to all parts of the City. To insure the continuance of this new service, we strongly urge our members to patronize this line as much as possible.

SAN FRANCISCO NEEDS A CENTRAL STOCKYARD

Secretary of the Merchants' Association Makes an Investigation and Report.

San Francisco has arrived at a stage of development that calls for a central stockyard, where cattle may be held while awaiting the community's appetite for beef. The matter has been for some time under the consideration of the Hospital and Health Committee of the Board of Supervisors, and lately the Merchants' Association was asked to make an investigation in order to see if some solution of the difficulty could not be found. Accordingly, Secretary L. M. King made an inspection of the most promising sites, and reported to the Supervisors as follows:

San Francisco, July 17, 1909.

To the Health and Hospital Committee of the Honorable Board of Supervisors.

Gentlemen:—Having been requested recently by your Honorable Committee to investigate the present system of holding cattle temporarily in stock corrals in various parts of the City, for the purpose of endeavoring to suggest some method by which such corrals could be abolished and thereby obviate the objections urged by property owners to such corrals, I beg to submit the following report:

A personal examination was made in company with the City Health Officer, of most of these corrals. While some of them might be maintained for a while without becoming a serious menace to the health of the community, it is evident that this question will grow more pressing as the population in the neighborhood of these corrals continues to increase.

It seemed that the most logical solution of the problem would be to find some place centrally located where a large stock yard could be constructed which would hold all the cattle brought from day to day to the City until such time as they were slaughtered, if a location for such a stock yard could be found that would be reasonably distant from what is now or what would be a residence section.

The only place where it seemed practicable to locate such a stock yard was on three blocks of ground lying between P and Q Streets and Sixth and Ninth Avenues South. These blocks are immediately adjacent to the present stock yards of the Santa Fe Railroad Company, where the cattle brought for the butchers are unloaded. The location is all that could be desired, as it is in a quarter that will eventually be used entirely for industrial purposes and, being immediately adjacent to the point where cattle are unloaded, it would obviate entirely the nuisance of having the cattle driven through the public streets to and from the present corrals.

This land at present is not being used, and it seemed that if the Santa Fe Company did not intend to use it for its own purposes for some years, an admirable plan would be for the company to construct large stock yards there and rent the same to the different butchers.

This proposition was taken up with a leading representative of the butchers, and he thought if the company would construct such stock yards there, that the butchers would probably be willing to rent them and give up the corrals which they are now using. Accordingly the proposition was submitted to the Santa Fe Company, but it was found that they intended to utilize this ground for industrial establishments and had already made arrangements for leasing a portion of it for that purpose, and that the revenue from this source would be so much larger than could be derived from stock yards, that the company could not see its way clear to give up the land for that purpose.

This is unfortunate, as it is a most admirable location, and no other solution presents itself at present except to require the stock corrals to be maintained in a sanitary condition temporarily, and to hasten as much as possible the construction of a seawall along First Avenue at Islais Creek. This would permit the filling in of several blocks of land there inside of the Butchers' Reservation, where it is proposed eventually to establish large permanent stock yards that will hold

all cattle brought to the City while they are waiting to be slaughtered.

When stock yards are established at this place, the Santa Fe Company will probably remove its present unloading yards to that same point, and thus obviate the handling or loading of any cattle in the City outside of the Butchers' Reservation, where such operations properly belong.

Very respectfully,

L. M. KING, Secretary.

PORTOLA PARK IS NOW READY FOR DEVELOPMENT

Supervisor Payot Tells the Review Readers of this Magnificent Property.

Without agitation, trouble or expense, San Francisco has recently come into possession of a magnificent park of two hundred acres in extent, affording an unsurpassed view of the Golden Gate and the Pacific Ocean and offering a connecting link in a series of boulevards that will be over thirty miles in total length. This beautiful addition to a park system already the envy of almost all residents of other cities who have seen it, was made possible during the past month by a mere turning over of the old Golden Gate City Cemetery to the Park Commission to be used for park purposes, by resolution of the Board of Supervisors. The initiative in this plan has been taken by Supervisor Payot, who makes the following statement to the readers of the Review in regard to it:

Superintendent McLaren, of our Golden Gate Park, is now laying out a scheme for paths and a thirty-mile park drive through old Golden Gate City Cemetery. The proposed boulevarding of Lake Street will connect the Presidio through Portola Park with Suro Heights, the Great Highway, Sloat and Junipero Serra Boulevards, Golden Gate Park, the new panhandle between Thirteenth and Fourteenth Avenues and back to the Presidio, making a park driveway of unequalled attraction and beauty, over thirty miles in length, all to be under the control of our Park Commissioners, thus insuring perfect maintenance.

There is probably no public improvement less understood, and surely none more important for the pleasure and comfort of the people, than the transformation of the old Golden Gate City Cemetery into a scenic pleasure park, to be called Portola Park, if the name meets with public approval.

Ask a score or more of people if they have ever been on the ground and you will be surprised to hear that few if any, have ever actually seen the place, or walked over it.

It is only within recent years that the scenic beauties of Tamalpais have been made accessible, and then only after a long boat and railroad trip. We have here, at our very door, a natural park site of about 200 acres, with scenic attractions almost equal in every respect to those of Tamalpais, a site which possesses besides the great advantage of being easily reached by several street car lines, or on foot.

This park site is ours. No bond issue is required for its purchase. Nature herself has made Portola Park. Not a spadeful of earth need be turned either for grading or filling. All this beauty, all this attraction and pleasure that are in store for us can be had ready-made, as it were, and without any appreciable expense.

The city is fortunate in this possession, long disregarded and almost forgotten, and in the fact that it is now to be put to intelligent use. It furnishes one more instance of the rich resources and beauties of the site of San Francisco.

The contract for pipe for the distribution system of the auxiliary salt water fire protection system has been let to the United States Cast Iron Pipe Foundry Company for \$920,988.50. Eighteen carloads of the pipe have arrived.

COMMITTEE IS AT WORK ON THE TWIN PEAKS PROJECT

Receives Encouragement from Property-Owners and Real Estate Experts.

Much work has been done by the Street Railway Committee of the Merchants' Association during the last month to clear the way toward an agreement of interested parties that will make possible the tunneling of Twin Peaks so that San Francisco may develop into homes the thousands of acres of unoccupied land lying almost in a direct line with Market Street and just beyond the barrier in the center of the city and county.

Some of the leading realty experts of the city last month expressed their views of the great value and importance of the plan and the need of putting it into execution, together with the rest of the Merchants' Association's street-railway extension policy, if San Francisco is not to lose population to the other side of the bay.

Since that time representatives of two of the heaviest interests in line with the proposed improvement have privately declared themselves in favor of such a development and some of the interests directly to be benefitted would, doubtless, be willing to contribute their fair share of the cost, if they could have the assurance that an agreement would ultimately be reached on which a franchise would be granted for a street railway extension through the tunnel, when built.

The Merchants' Association committee is working steadily and persistently toward the Twin Peaks project, as the main solution of the rapid-transit problem for San Francisco, and is everywhere receiving encouragement in its efforts to bring about concerted action among those mainly interested, so that when the proper time comes all may be in readiness. Preliminary estimates of the Association's engineer show that the plan is entirely practical, and that its cost will be moderate compared with the costs of far less valuable work elsewhere. The Hudson and Manhattan Railroad Company has just completed its tunnel under the Hudson River, connecting the downtown section of New York with Jersey City. San Francisco does not need to attempt any such vast work in order to connect the center of town with one of its most promising suburban districts. The cost of experimenting with the municipal operation of the Geary-Street road would drive the tunnel under Twin Peaks, if the city is determined to do something in the street-railway line, and the result would be of much more benefit to San Francisco.

NOT WORKING THE CITY, BUT WORKING FOR IT

Civil Service Reform Changes the Aspect of Election Day.

The Civil Service Commission of Springfield, Illinois, recently issued an order before the city election prohibiting civil employees from being unduly active at the polls. The order seems to have been successful. The chief of the fire department stated that for the first time in many years every fireman in the department was on duty at the fire houses instead of at the polling-places. The policemen and other civil employees were engaged in their regular duties on election day and not in political work around the polls, as in the past.—Good Government.

LEAGUE IS ORGANIZED TO BRING CONVENTIONS HERE

Work Is in Good Hands and Will be Pushed With Vigor.

Realizing that one of the best ways to promote the upbuilding and growth of San Francisco is to bring conventions here, and that some conventions will come if they are invited, some if they are urged, but that none is likely to come without either invitation or urging, some of the leading members of the commercial organizations of the city have been at work during the last few weeks forming a Convention League.

Though not yet fully organized, this body has already met with remarkable success, having secured for San Francisco the meeting of the Western Hotel Men's Protective Association next October, of the California State Teachers' Association in December, the convention of the National Educational Association for next July, the convention of osteopathic physicians for some time during 1910, and the promise of the Brotherhood of Locomotive Engineers and Firemen for some time in the near future.

The League will devote itself to the single purpose of getting conventions for San Francisco, and will not attempt any other sort of public (or political) service. It will be composed of one representative from the directories of each of twenty-two local organizations, including all the commercial bodies of the city, the Hotel Men's Association, the Liquor Dealers' Association, and the organizations of the restaurant keepers, the butchers, the theatrical proprietors, and several others that are directly benefited by the presence of visitors in numbers. R. S. Atkins represents the Merchants' Association on the central body of the League.

The chairman of the League is Kirk Harris, of the Grand Hotel and Hotel Hamlin. Of its organization and purposes Mr. Harris says:

"We can't have conventions unless we go after them, but when we do go after them it is sometimes surprising to see how easy it is to get them. One rather important gathering that we have already booked merely wanted some folders showing the sights of the city and the assurance that the hotels would not raise their rates. They are not all like that, but such a case shows that the League can accomplish things of great value for the city and had better be at it.

"Some want assurances of more or less entertainment, and accommodations for their meetings. When their expectations look a little too large, the matter will be referred to a central advisory board, which we are now forming, composed of men like Mr. Fee of the Southern Pacific, and Mr. Scott, and which will decide whether the convention will be worth the effort and expense of getting it. This will constitute a guaranty to subscribers that their money is being well spent.

"We have the support of all the commercial organizations, and the constitutions and by-laws have been approved by them all and by the representatives of the Southern Pacific and Santa Fe railways. So far we have had nothing but encouragement and the heartiest co-operation. In addition to the conventions already mentioned we have good hopes of getting the National Typographical and the National Sunday-School Teachers for 1911.

"Eastern cities and other Pacific Coast cities are doing this sort of work, and if we want to keep abreast of our chances we must."

COAST ARTILLERY IS IN NEED OF ENLISTMENTS

Fine Organization Can be Built Up Now if Employers Will Help.

San Francisco, July 22, 1909.

To the Members of the Merchants' Association of San Francisco.

Gentlemen:—The Citizens' National Guard Committee, consisting of representatives of the various Commercial Organizations of San Francisco, are completing arrangements to erect a new Armory for the use of the National Guard, at a cost of \$400,000.00. It is also organizing eight companies of Coast Artillery.

This notice is to supplement a communication sent by the Citizens' National Guard Committee to various mercantile houses, and to further emphasize the necessity for giving this matter your earnest attention.

The need for having a sufficient number of companies in the Coast Artillery of the National Guard, made up of well organized, well drilled and disciplined men, to be ready and prepared at any time to supplement the forces of the United States Government in case of war or other emergency, seems too apparent to call for further comment.

We believe, now that a suitable Armory and headquarters is to be built, that there will be no difficulty in recruiting the desired number of companies from the best young men in San Francisco, provided the move meets with the sanction and full approval of the employing class. We urge, therefore, that you suggest to your employees the desirability of enlisting in one of the companies of the Coast Artillery.

We suggest that you select one or more of the men in your employ whom you think best qualified for enlistment and let it be understood that the move has your approval.

We believe that there are many young men employed in mercantile houses who would like to become members of the National Guard, but who hesitate, fearing that their action may not meet with favor and that it will be difficult for them to command the time necessary for attending drill meetings.

To this may be added that the movement for organizing Coast Artillery companies has been urged and sanctioned by the Governor of the State of California and by the Secretary of War at Washington.

Very truly yours,

Board of Directors of the Merchants' Association of San Francisco.

ANDREW M. DAVIS, President.
L. M. KING, Secretary.

STREET FLUSHING MACHINES SHOULD BE AMBIDEXTROUS

Association Recommends that They be Fitted with Nozzles on Both Sides.

In view of the fact that the Board of Works contemplates the purchase of several more of the compressed air street flushing carts, the Merchants' Association has recommended that the new apparatus be equipped with nozzles on each side of the wagon, instead of simply on the end. This would allow the carts to flush or sprinkle the street on either hand, or on both simultaneously, or along the gutters only.

Spur track permits have been granted to Guggenheim & Co., on Filbert Street near Sansome, and to Holbrook, Merrill & Stetson from the tracks of the Southern Pacific Company between Fifth and Sixth.

SCOPE AND WORK OF SAN FRANCISCO'S NEWLY ORGANIZED TRAFFIC BUREAU

Institution Has Been Formed in this City Through Which the Business Community Can Deal with the Great Freight Carrying Corporations.

By WILLIAM R. WHEELER
Manager Traffic Bureau, Merchants Exchange

Another development that has been conspicuous during the past few years is the coming forward of intermediaries between the shippers and the railroads, through whose instrumentality inequalities and maladjustments in the rate structures are being brought into equipoise with a decreasing resort to either courts or commissions. * * * A few cities had such representatives a dozen or more years ago, but their number has greatly increased in the last five years. The generally expressed reason for this is that in the old days each shipper wanted to negotiate with the railroads himself, to the end that he might secure as large rebates as possible, of which no one but himself would know; but that since the enactment of the Elkins law in 1903, the enforcement of which makes rebates on interstate traffic impossible, the shippers of each city find it desirable to work together. The duties of a traffic representative of a city and of the traffic representative of a particular firm or corporation are similar, but there is the vast difference that while the latter serves but one master, the former has several. In behalf of his clients he studies the tariffs, watching changes in rates. The members of the association through which he is employed advise him with regard to the rates of freight as affecting their respective business, put before him what they consider to be grievances, and consult with him as to the possibility of obtaining changes in rates and classifications. The traffic representative proceeds, as an attorney, analyzing grievances, and examining applications for changes in adjustments before approaching the railroads.—Logan G. McPherson, Lecturer on Transportation, Johns Hopkins University.

The increased effectiveness of the Interstate Commerce Law, as amended by the Hepburn Act, and the resulting respect for the orders of the Interstate Commerce Commission manifested by the railroad officials of the United States, has encouraged the business interests of all the large cities of the United States and many of the smaller cities and towns to establish, under one name or another, organizations just such as ours through which the business community can, at a minimum individual expense, handle all matters pertaining to the transportation interests of that community.

The very fact alone that such bureaus exist in competing cities naturally seeking trade advantages over other cities, forces the latter, if for no other motive than that of self-defense, to establish like agencies for the defense of their commerce.

So strong has this movement become that a great central organization, known as the National Industrial Traffic League, which includes or aims to include, in its membership all of the mercantile traffic organizations in the United States, has been organized for the purpose of obtaining united action upon all matters where the interests of the different cities represented in its membership are not at variance. To indicate the character and value of such co-operation and the importance of the subjects handled, I beg to quote herein the docket covering matters to be brought up at the convention of the National Industrial Traffic League held in Charlevoix, Michigan, this month (July):

Giving the Interstate Commerce Commis-

sion, in its discretion, the power to prohibit the taking effect of advances in existing rates.

Giving to shipper the right to route freight.

Erroneous quotations.

Insertion of rates in bill of lading.

Right of contract under existing statutes.

Railway agreements versus pools.

Penalty clause in classification.

Carload minima as prescribed in tariffs versus maximum loading allowed by operating department.

Minimum weights to be applied where small cars are ordered and large cars furnished.

Minimum weight to be applied on light and bulky articles where carriers furnish cars which will not contain minimum weight provided for in classification or tariff.

Code of uniform car demurrage rules.

Class versus commodity rates.

Improper packages.

Adjustment of overcharge claims.

Incomplete expense bills.

Notifying shipper of refused or undelivered freight.

Uniform classification.

Uniform bill of lading recommended by Interstate Commerce Commission.

Standard bill of lading adopted by Southern lines.

Order bill of lading as recommended by American Bar Association.

Jurisdiction over water carriers.

Transportation of explosives and inflammables.

Commodity business of express companies.

Loss and damage to property unloaded from team trucks.

Official list of open and prepay stations.

Relations with Interstate Commerce Commission.

While many and the most active of such organizations have only railroad traffic managers and the Interstate Commerce Commission to apply to, owing to the interior location of their respective cities, San Francisco, favored as she is by a seaboard location, has farther reaching problems and a broader scope for the activities of her Traffic Bureau than has any of the interior cities. We have not only to deal with rail rates in competition with other cities involving through rates both east and west bound as well as distributive rail rates, intrastate and interstate, but we have to deal with sea rates, both inbound and distributive, and also with bay and river distributive rates.

The express purpose of this Bureau is to protect the interests of the port of San Francisco. This can be accomplished only by developing the activities of water carriers to and from this port, thus giving San Francisco the full benefit of her birthright by keeping freight rates at the true sea level.

By this I mean that the rates of freight in and out of San Francisco should be based upon the cost of carriage by water, adding a reasonable profit to the carrier, and not upon a differential from the current rail rates, which is just sufficient to give the water carrier a satisfactory volume of business. Under the latter arrangement, any advance in rail rates is followed by a corresponding advance in the rates of the water carriers, the final result being that the purchasing power of the consumer, who is also the producer, is minimized, while it is plainly to the advantage of the San Francisco manufacturer and jobber that the consumer's purchasing power be maximized. Furthermore, the lower the rates by which the distributor can get his goods into San Francisco, the further he can distribute them in competition with other cities.

As you well know, San Francisco's sole claim to existence is her commerce. The more this can be developed, the greater she will become, and the benefits following her increased commerce will be reflected in the increased prosperity of the individual citizen, regardless of whether he is a capitalist, banker, manufacturer, merchant, professional man, mechanic or laborer.

In the last analysis, it is plain that low freight rates and port charges increase commerce. I have yet to hear of an instance where high charges had a like effect.

It was not my intention to go into a discussion of this question, which might be deemed academic, but merely to put before you a few salient points which might be of possible value. Describing a few of the immediate activities which this Bureau has in hand, I might mention the following:

Deliveries to railroad freight sheds.

Local rates to Sacramento and differentials to points north and east thereof.

Rates to main line points in Nevada; adjustment between San Francisco, Sacramento, Ogden and Salt Lake.

San Joaquin Valley rates; adjustment between San Francisco and Los Angeles.

Arizona rates, East versus Coast.

Steamer rates and service to Southern California ports.

Service on outhound L. C. L. shipments.

Demurrage rules.

Service to Coos Bay points.

Service to North Pacific Coast points.

Import coffee rates, San Francisco versus New Orleans.

By securing an independent west-bound tariff over the Panama Railway the Traffic Bureau of the Merchants' Exchange has justified its existence and done valuable service for San Francisco. The Merchants' Association has had a special committee at work for some time endeavoring to enlarge the Bureau's membership, and it feels that its efforts in that direction have been made in a good cause.

THE COMMON WELFARE

A Bulletin of Social and Philanthropic Information

ALICE S. GRIFFITH, Editor

THE NEED OF SOCIAL WORK IN THE HOSPITALS

By Richard C. Cabot, M. D., Boston

A man goes to a hospital because he is sick. But what he usually fails to realize is that this sickness is merely an incident in a life made up of habits, physical and mental, of inheritance, industrial conditions, family affairs, past mistakes and future hopes, all inextricably interwoven. Often this illness is the direct result of these factors. Always it is colored by them.

But the patient himself is not aware of this. He thinks his illness has dropped upon him like a brick from a roof, and his expectations of relief are modified by the newspaper advertisement which promises to "cure you in spite of yourself," that is, in spite of your bad habits, bad housing, bad food, and bad conscience.

Disease and the Man.

Still more innocent is the average hospital superintendent or physician. To him a disease is a disease, something to be recognized and treated. That it is all bound up with the rest of the individual's life and the social background does not occur to the medical imagination. If a patient is thin and admits that he doesn't eat enough and has no organic disease, we give him a tonic to increase his appetite. "But where'll I get the food?" inquired a perplexed Irishman, holding the prescription ruefully in his thumb and forefinger. "You must come into the hospital at once; you need an operation." "But who'll take care of the children while I'm in the hospital," says the overworked mother, and there is no answer and there will be none until the social worker arrives on the scene. In most hospitals she is still most pitifully needed and wished for—in vain.

"You need to learn how to live, how to take decent care of your body, how to eat and sleep and wash, how to stop worrying and quarreling, how to enjoy your holidays."

That's the prescription needed by at least half the patients who visit dispensaries. But what apothecary can fill it? Here is the nerve of the whole matter. Instead of stimulants, alteratives, hypnotics and purges, we are coming to prescribe diet, hygiene, re-education, friendly counsel, change of work, a vacation or a course of exercise. But these new prescriptions won't go into any bottle or pill box, can't be swallowed before or after meals, and mostly cost a lot of money or time. They call loudly for the aid of the social worker, the school teacher, the board of health and the charitable public.

Where the Trouble Arises.

People have stomachs, headaches, ulcers, neuralgias, tuberculosis, and nervous prostration because of the houses they live in, the family life they grow up in, the habits they drift into, the wages they waste, the sweat-shop they work in. Chronic malnutri-

tion is back of most cases of all the above and many other diseased conditions.

We have begun to realize that tuberculosis is "a social disease"—that is, a disease born of poverty, ignorance, overcrowding, underfeeding, alcoholism, and the like. We have awakened to the idea that this particular disease cannot be attacked by drugs or even by printed directions, but only by a radical change in all the habits of life, and that it involves the physical and financial welfare of the whole family, neighborhood or trade. Well, sooner or later we shall come to recognize that the same is true of most of the other miseries for which people go to hospitals. They are all more or less the product of social, domestic, industrial, financial and psychical conditions, which are as much a part of the individual as the food in his stomach or the air in his lungs.

Work That Does Not Last.

The instant we get beyond diagnosis and face the problem of efficient treatment, the prevention of relapses and the finishing of cures, we cannot fail to see that the medical and surgical work of 99 per cent of all the public hospitals in the world is ludicrously old-fashioned, weak, superficial and inhuman. Most dispensary physicians will readily admit that "under the conditions in which we work" very little benefit can be had for the sick poor. But why? Because the common diseases are incurable? Not at all. It is only that they can't be cured by drugs or knives, or without knowledge of the patient's habits in the shop, the home, and the street. The physician is doing his work at arm's length. He is tied to the hospital, while the essential facts for him to know and to change are in the home, in the workshop, and in the patient's character. Most of the patients who come to a dispensary could be cured if only they could be nourished, rested, encouraged, cleaned up inside and out, made to feel a touch of sympathy and of hope.

Connecting with the Cause.

Social workers in hospitals are the physician's hands. Through them he grasps the social background, the essential cause and meaning of his cases. Through them he handles his cases properly, gets his desires accomplished, his orders carried out, his directions demonstrated and explained. Through them he draws on the community's resources and applies them to the needs of his patients.

To teach the neurasthenic or the tuberculous what he must do to be saved, to get the flat-foot plates, the trusses, the back braces, the false teeth, the proper diet, or the vacation which is his patient's best medicine, to get the convalescence finished, the epidemic checked, the ignorant mother taught how to feed her babies,—for these

and a hundred other obvious, immediate, practical, crying needs,—the doctor must have at his elbow in the clinic the right sort of women, trained alike in nursing and in social work, full of sense and full of sympathy. Without her, he cannot make treatment efficient, he cannot finish the work to which he has put his hand, he cannot find the cause and root it out. He can only smother symptoms.

If we cannot do as much as this, it is hardly worth while to continue what we are doing now. Accurate diagnosis without efficient treatment is a hollow mockery. What use is it to locate the enemy so precisely, aim our guns so accurately, and then—go home to lunch?

Part of the Social Organism.

Hospitals must go forward or backward. If they do not deliver the goods—the cures—for which hospitals were built and manned, the public will soon wake up and protest. But if we join forces with the social worker, recognize disease as a social product or a social problem, and attack it as such, we shall break down that prevailing impression that hospitals are grim, weary places, managed by heartless officials and cross doctors.

Hospitals can be, and I believe will be, the most popular, the most trusted, the most useful institutions in the state—great fountains which pour continually into the community around them the three best remedies of modern medicine—education, prevention, and social work.

HOW THE GREATEST CITIES ACHIEVE THEIR GREATNESS

Years of Peace and Gains of Commerce Made Beautiful Works Possible.

Chicago now has a "Burnham Plan," presented in book form by the Commercial Club of that city. The club "finds the following historical incentive to a generous effort on behalf of a civic plan," according to "Chicago Commerce," the club's publication:

"We have found that those cities which retain their domination over the imaginations of mankind achieve that result through the harmony and beauty of their civic work; that these artistic creations were made possible largely by the gains of commerce promoted by years of peace; and that intense loyalty on the part of the great body of the citizens was the chief impulse which led them to strive to enhance the prestige and dignity of their city. We have found also that in modern times the cities of Europe are everywhere making those changes which a rapid increase in trade and population requires, and which the awakened artistic sense of the people demands."

Final payments have been authorized by the Board of Supervisors on all lands in Hetch Hetchy Valley on which the City has held options, and the City Attorney has been authorized to expend \$2,000 in necessary expenses to condemn lands about Lake Eleanor.

EX-PRESIDENT SYMMES RESIGNS FROM THE BOARD

Absence from the City Makes It Impossible for Him to Serve Actively.

The Board of Directors of the Merchants' Association has received with profound regret the resignation of Director and ex-President Frank J. Symmes. Mr. Symmes was president of the Merchants' Association for seven years and few men ever devoted themselves more unselfishly to the public service than did he to the upbuilding of the Merchants' Association and the welfare of San Francisco. His departure from the Board leaves a vacancy very difficult to fill, but inasmuch as enforced absence from the City makes his regular attendance at meetings impossible, Mr. Symmes is unwilling that through his continued membership in the Board, the Association should have to forego the services of some more active Director.

TO SHOW RELATIVE COSTS OF SWEEPING THE STREETS

Association Prepares a Report Form for Use of the Board of Works.

To assist the Board of Works in keeping track of the relative costs of street cleaning in various parts of the city, by hand or machine, the Merchants' Association has furnished that department of the city government with a form of cost reports, so arranged that it will show at a glance the expense of hand and machine sweeping, the number of men employed, the amount of dirt removed, the number of teams at work, the total cost and the cost per thousand square feet. There are special departments for sweeping and hauling, for flushing and sprinkling, and for salaries for superintendence and inspection. The form is similar to, but briefer than, that used by the Merchants' Association in its street-cleaning work of several years ago.

STILL HAS HOPES OF DUSTLESS STREET SPRINKLING

Ever since the recent experiments in dustless sprinkling in the retail district, the Merchants' Association has been keenly interested in the process and has sought to secure a thorough trial of it that would demonstrate its value. The representative of one proprietary method has been advised to make carefully controlled tests of the cost per yard and compare them with the costs of ordinary sprinkling with water, determining the expense of each to the city by the month. The purpose of the suggestion was to get data that would make a clear showing of relative merits. Whether the particular method employed in the retail district will be found sufficiently economical to recommend or not, the Association feels that some more effective way of laying dust and keeping it down than water sprinkling should be brought into use in this city.

OVER TWO HUNDRED BIDS ON MUNICIPAL SUPPLIES

The work of the Merchants' Association in canvassing the local field through a special agent and recommending changes in the city supply schedules resulted in over two hundred bids on municipal supplies being received this year. Work of this character saves the taxpayers' money.

FORESTING THE ISLANDS OF SAN FRANCISCO BAY

Conspicuous Nakedness Ought to be Clothed with a Little Verdure.

In regard to the forestation of the islands in the Bay of San Francisco, proposed by the Chamber of Commerce of Berkeley and indorsed by the Chamber of Commerce of San Francisco, the Merchants' Association has sent copies of the following resolutions to Senator Perkins, and to the other two organizations mentioned:

Resolved: That the Merchants' Association of San Francisco endorses the movement inaugurated by commercial bodies around San Francisco Bay for the forestation of the islands in the Bay, and be it further

Resolved: That we request the Federal Government to take steps for the forestation of these islands and the California delegation in Congress is urged to bring this matter to the attention of the proper authorities at an early date.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO,

ANDREW M. DAVIS, President.

L. M. KING, Secretary.

FOR A CENTRAL BODY OF BAY CITY ORGANIZATIONS

Effort is Being Made to Look After Com- mon Interests of All.

A central organization to promote the common interests of all communities around San Francisco Bay is in process of formation and the President of the Merchants' Association has been authorized to appoint a committee of three to represent the Association in such a body when it is formed. The plan is to have all the commercial organizations represented so that united action may be secured on general questions, without affecting the individuality of any of the constituent associations. It is felt that such an organization will do a great deal of good, by increasing the mutual acquaintance of the bay communities and fostering a better understanding of common needs.

REPORT ON SIDEWALKS SHOWS VALUABLE WORK

Great Deal Accomplished Toward Making the Burned District Passable.

Not the least valuable of the services rendered to the down-town business men by the Merchants' Association has been the institution of a vigorous campaign for the repair of sidewalks in the burned district. This campaign is still proceeding actively under the Board of Works, and has resulted in much good. The Secretary of the Association has recently sent the following communication on the subject to the Superintendent of Street Repairs:

San Francisco, July 17th, 1909.

MR. BENJAMIN HEATH,
Superintendent of Street Repairs,
52 Grove St., City.

Dear Sir:—I have just received Inspector Dimond's report to you on July 17th, regarding sidewalk repairs and we wish to congratulate you upon the splendid work being done by your Department in this matter. We would be glad if you would convey to Mr. Dimond the fact that his work is appreciated and we trust that he will keep it up energetically. It is very important that the sidewalks should be in at least passable condition before the rains begin, so that we shall not have the trouble we had last winter, and this argument might have considerable force with most property owners.

We are in receipt of a complaint from — who have recently moved into their new store. They state that the sidewalk of the property just east of their building is in a very dangerous condition, as there are a few planks laying over the excavations in the sidewalk and if these were accidentally removed, passersby might suffer serious injury. As this is in the new retail district where, above all places, the sidewalks should be in good condition, we earnestly request that immediate efforts be made to have the property owners repair this sidewalk properly or construct a new one there.

Yours very truly,

L. M. KING, Secretary.

SAN FRANCISCO CLEARINGS ARE ALL HER OWN BUSINESS

Confusion for a Skeptic Who Says They Include Exports and Imports.

The Review has often cited the bank clearings of San Francisco as evidence of the pre-eminence of this City among mercantile communities of the Pacific Coast, in spite of the recent disaster. An irreverent person recently suggested that the showing was not representative because the clearings included the imports and exports of goods in transit to and from Asia that did not originate here, or were not consigned to San Francisco houses. For the confutation of such heresy, we cite the following communication from Mr. W. B. Hamilton, Special Deputy Collector, United States Customs Service at the port of San Francisco:

Editor Merchants Association Review.

Sir:—The shipments of merchandise moving through San Francisco from the Eastern States to Asiatic ports and vice versa, from Asiatic ports to Eastern States, are not financed in San Francisco at all. These shipments move on through bills of lading both ways and the documents do not come through San Francisco, most of the business being drawn in sterling exchange on London, although, of course, some of it is drawn direct on New York. The San Francisco banks handle only local trade.

Respectfully, etc.

For the week ending July 22nd, the clearings of San Francisco were, as usual, larger than those of Los Angeles, Portland, Seattle and Tacoma combined. Here are the figures:

San Francisco.....	\$37,292,000
Los Angeles	\$12,359,000
Portland	6,687,000
Seattle	12,090,000
Tacoma	5,316,000
	<hr/> \$36,452,000

Balance

\$ 840,000

THINKS THERE SHOULD BE A PERMANENT TARIFF BOARD

Merchants' Association Favors the Forma- tion of a Standing Commission.

The Merchants' Association has passed the following resolutions in regard to the bill before Congress for a permanent Tariff Commission:

Resolved: That the Merchants' Association of San Francisco endorses the movement for the creation of a permanent, non-partisan Tariff Commission of experts, to investigate, ascertain and analyze the facts upon which the tariff should be based, to analyze the classification of articles under our tariff law and to report these facts, together with recommendations, to Congress for its information in revising and fixing customs duties; and be it further

Resolved: That the members of Congress are hereby urged to favor and promote the passage of this bill.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO,

(Signed) ANDREW M. DAVIS, President.

Attest: L. M. KING, Secretary.

HOW THE NATION'S CAPITAL WILL BE MADE BEAUTIFUL

Plans on Foot for Making the River Front Neat and Trim.

In line with the general movement "for a more beautiful America," as advocated by the American Civic Association, plans are pending in Congress for a thorough improvement of the river front of the nation's capital. These provide for a park system along the picturesque Potomac and the beautification of both sides that will be a credit not only to Washington, but to the nation.

In the opinion of Engineer Commissioner, Major W. V. Judson, U. S. A., Washington's river front "would be a disgrace to a small town" and, remarking recently upon the present condition of the Potomac's banks, the Commissioner added that "altogether, the spectacle upon the river is one which, to a person acquainted with the trim and often elegant quays of the capitals of Europe, cannot fail to arouse some measure of surprise."

By the terms of a recent decision of the Federal Supreme Court, the national government has entire control of the city's lands bordering upon the river. Establishment of Potomac Park was the beginning of improvement and if Congress shall approve of the latest plans, it will not be long before the river front of Washington will be a source of pride.

Commissioner Judson's plans include the building of stone or concrete docks in place of the wooden structures and shanties that

now mark the busiest part of town. It is proposed in time to have a splendid driveway and promenade, a scheme which, it is believed, will lead to the extension of the city to the other side of the Potomac. There is to be built a recreation pier where the fish wharves now are.

Potomac Park itself was established upon the flats, the elevation being made with the mud and clay dredged from the river when the channel was deepened. This park is only the beginning, and similar recreation places will be established along the river front not available for commercial purposes. Along the upper Potomac, too, it is proposed to make parks.

In the extensive river park system contemplated provision will be made for the benefit of Georgetown and East Washington will have great driveways and promenades. Here the shores of the eastern branch of the river are low-lying flats.—American Civic Association.

VENTILATING PITTSBURG'S SALARY LOAN BUSINESS

Investigation Being Made of Methods of the Money Lenders.

The salary loan business of Pittsburgh has been investigated and T. J. Gillespie, the chairman of the investigating committee, has records of over fifty transactions confirming the charges of exorbitancy brought out in the study made by Clarence W. Wassam.

The committee found one case of a widow

living near Pittsburg who is obliged to pay \$17 on a loan of \$50 for four months. Another instance is told of the wife of a railroad brakeman who began borrowing money from these companies two years ago. She could not continue the payments and was induced to take out another loan from which she received a small amount of cash. The net result of her two years' dealing was that she paid out \$561 for the use of \$317.

The Pittsburg investigators found that the loan companies refuse to give out the names of the real owners of their businesses. Several of the Pittsburg companies are said to work together in one syndicate.

At the meeting of the Chamber of Commerce, held in June, a preliminary report was submitted. The committee is continuing its investigations and will report more at length at a later meeting.—The Survey.

What a Local Company

Is Doing in the Pacific

Honolulu.—With the contract for the big 750-foot drydock at the Pearl Harbor Naval Station already awarded to a San Francisco company, and with a representative of the company already on the ground, there is every prospect that, within a very short space of time, work on the great undertaking will be commenced in earnest.

With the completion of the Pearl Harbor drydock, Uncle Sam will have a plant in the middle of the Pacific ocean where the heaviest vessels can be taken in hand and placed in seaworthy shape, no matter how desperate their condition.

Merchants' Association

OFFICERS AND DIRECTORS

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The Emporium	
C. K. MCINTOSH	First Vice-President
S. F. National Bank	
R. H. SWAYNE	Second Vice-President
Swayne & Hoyt	
BYRON MAUZY	Treasurer
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GUSTAVE BRENNER	Gore Impr. Co.
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W. D. FENNIMORE	Cal. Optical Co.
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M. H. ROBBINS, JR.	Otis Elevator Co.
A. W. SCOTT, JR.	Scott & Magner
ROBERT H. SWAYNE	Swayne & Hoyt
I. O. UPHAM	Isaac Upham Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
FRANK M. TODD	Editor Review

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Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenwood & Jansen.....
.....Monadnock Bldg.
H. M. Brace.....Chronicle Bldg.
Barrow, Wade, Guthrie & Co.....
.....310 Sansome
Cal. Society of Certified Public Accountants.....
.....745 Pacific Bldg.
Herrick, Lester & Herrick.....
.....Merchants Exchange Bldg.
Lomax, W. B.....Chronicle Bldg.

McLaren, Goode & Co.....
.....Thos. Clunie Bldg.
Price, Waterhouse & Co.....310 Sansome
Ruckstell, John R. Claus Spreckels Bldg.
Rowe, C. V.....Room 247, 268 Market

ACCOUNTANTS AND AUDITORS.

Hertz, Louis.....149 California

ACETYLENE GAS GENERATORS.

E. D. Bullard.....Room 219, 268 Market

ADVERTISING.

Cooper, F. J.....18 Montgomery
Green, J. Chas., Co.....
.....Stevenson and Clinton Park
Johnston-Dienstag-Ayers.....130 Kearny

ADVERTISING NOVELTIES.

Knapp, Wm., & Co.....747 Sansome

AMMUNITION.

The Peters Cartridge Co.....608 Howard

ARCHITECTS.

Barth, Hermann.....12 Geary

Burnham, D. H., & Co.....Merchants Ex.
Colley, C. J.....Pacific Bldg.
Curllett, William.....Phelan Bldg.
Dutton, L. B.....Chronicle Bldg.
Holmes, Edward L.....338 Pine
Leonard, Jos. A.....308 Humboldt Bank Bldg.
Maggs, Herbert B.....233 Sansome
McDougall Bros.....353 Russ Bldg.
Menssdorffer, C. A.....
.....Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt B. Bldg.
 Meyers & Ward, 1201 Kohl Bldg.
 Mooser, Wm., Union Trust Bldg.
 Reid Bros., Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
 Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.
 California Art Glass B. & C. Works., 938 Howard

ART GOODS.
 Gump, S. & G. Co., 246 Sutter
 Sanborn, Vail & Co., 847 Mission
 Schussler Bros., 1218 Sutter
 Vickery, Atkins & Torrey, 1744 Calif.

ARTESIAN WELLS.
 Lowe, J. W., 7 Spear

ARTESIAN WELL TOOLS.
 American Tool Works, 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
 Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.
 Bancroft, Philip, Monadnock Bldg.
 Blakeman, T. Z., 623 Sansome
 Chamberlain, J. P., 378 Russ Bldg.
 Feigenbaum, Sanford, Merch. Ex. Bldg.
 Frank, Nathan H., Mer. Ex. Building
 Heller, E. S., Union Trust Bldg.
 Houghton & Houghton, Merchants Ex.
 Hutchinson & Hutchinson, Call Bldg.
 Kellogg, Sheldon G., Crocker Bldg.
 Keyes, A. D., Humboldt Bank Bldg.
 Kierulf, T. C., Foxcroft Bldg.
 Lake, Frederick B., 2008 Lyon
 McNab, Gavin, 1208 Metropolis Bank Bldg.
 McCutcheon, Edw. J., Merchants Ex.
 Montague, H. B., 250 Montgomery
 Morrison, Cope & Probeck, Crocker Bldg.
 Naylor, Chas. E., 324 Merchants Ex.
 Page, Chas., 2518 Pacific Ave.
 Peixotto, Edgar D., Russ Bldg.
 Scheeline, S. C., 417 Montgomery
 Son, Chas. A., 837 Mission
 Smith, Sidney V., Merchants Exchange
 Thomas, Gerstle, Frick & Beedy, 310 Sansome
 Wilson, Mountford S., Union Trust Bldg.
 Wise, Otto Irving, Humboldt Bk. Bldg.
 Wolf, E. Myron, Crocker Bldg.
 Wright, Allen G., 1018 Mills Bldg.
 Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.
 Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.
 Leavitt, J. W. Co., 300 Golden Gate
 Pioneer Automobile Co., 901 Golden Gate

BAGS, BALE ROPE & HURLAP.
 Remis Bros, Bag Co., Sansome & Vallejo
 Schmidt, Johann., 119 Drumm

BAKERIES.
 California Baking Co., Eddy & Fillmore
 Young & Swain Baking Co., 1433 Devisa.

BANKS & BANKERS.
 American National Bank, 450 California
 Anglo and London-Paris National Bank, Pine and Sansome
 Anglo-California Trust Co., 16th & Mission
 Bank of California, 422 California
 Bank of Italy, 552 Montgomery
 Batchelder, Geo. A., First Natl. Bank Bldg.
 Canadian Bk. of Commerce, Cal. & S'some
 Central Trust Co., Sansome & Market
 Citizens' State Bk., 1051 Monadnock Bldg.
 Crocker Nat. Bk. of S. F., Post & Market
 Donohoe-Kelly Banking Co., 100 Mtgy
 French Savings Bank, 108 Sutter
 German S. & L. Society, 526 California
 Hibernia S. & L. Soc., McAllister & Jones
 Humboldt Savings Bank, 785 Market
 International Bank Co., Mills Bldg.
 Italian-American Bk., Montg. & Sacto.
 Marine Trust and Savings Bank, 100 Market
 Mechanics Savings Bank, Mason and Market
 Mercantile Trust Co. of S. F., 464 Cal.
 Meyer, Daniel, Pine & Sansome
 Mission Bank, The, 16th & Julian Ave.
 Mission Savings Bank, 2631 Mission
 Mutual Savings Bk. of S. F., 708 Mkt.
 National Bank of the Pacific, Call Bldg.
 Russo-Chinese Bank, 417 Montgomery
 Rollins, E. H., First Natl. Bank Bldg.
 Savings and Loan Society, 101 Montg.
 San Francisco National Bank, Merchants Exchange Bldg.
 S. F. Savings Union, Montg. & Cal.
 Seaboard Bank, 101 Market
 Security Savings Bank, 316 Montgomery
 Swiss-American Bank, 1432 Fillmore
 Union State Bank, Monadnock Bldg.
 Wells-Fargo-Nevada National Bank of San Francisco, Union Trust Bldg.
 Western National Bank of San Francisco, Powell & Market
 Yokohama Specie Bank, 115 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
 Fredericksburg Bot. Co., 18th & Ala.
 Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
 Heins, Alex., Belting Co., 2413 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
 Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
 Malloye, F. Co., 251 Bush
 Phillips, Wm. R., Co., 714 Sansome

HOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mkt.
 Elder, Paul, 239 Grant Ave.
 Robertson, A. M., 122 Stockton
 San Francisco News Co., 747 Howard
 Whitaker & Ray Co., 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 557 Mission
 Heim, F. L., 156 Powell
 Koenig Shoe Co., The, Kearny & Post
 Maury & Reid Shoe Co., 587 Mission
 Nolan-Earl Shoe Co., 727 Mission
 Philadelphia Shoe Co., 825 Market
 Rosenbaum Bros., 343 Kearny
 Rosenthal's, Inc., 151 Post
 Royal Shoe Co., 738 Market
 Sommer & Kaufman, 836 Market
 United Workmen's Boot & Shoe Co., 156 Second
 Williams-Marvin Co., 660-664 Howard
 Wolf, H. & Bro., 1609 Fillmore
 Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co., 1244 Flood Bldg.
 Korbel Box Factory, 2014 Bryant
 Pacific Box Factory, Clay & Front

BREWERIES.

Burnell & Co., Jones & O'Farrell
 Hibernia Brewery, 1241 Howard
 Loebbaum & Co., A. H., 125 King
 Union Brewing & Malting Co., Eighteenth & Florida
 Wunder Brewing Co., Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co., 544 Sansome
 Hohweiser, C. & Co., 511 Wash.
 Mayhew, F. E., & Co., Battery & Wash.
 Mattoon & Co., 516 Battery
 Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serve & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
 DuVal, W. M., & Co., 112 Market
 Maillard & Schmiedell, Sac. & Front
 Page Bros., 414 Montgomery
 Tozer, R. M., 863 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co., 480 California
 Girvin & Eyre, Merchants Ex. Bldg.
 Irvine, James, Crocker Bldg.
 Pollitzer, Alex., 1810 Fillmore
 Pollitz, Edw., & Co., 420 California
 Topf, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association, Market, Golden Gate & Taylor
 Pacific States Savings & Loan Company, 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Royle, L. E., Co., 100 Front
 Holden-Deuprey Co., 126 W. Mission
 Levy, Oscar S., 15 Second
 Lilley & Thurston Co., The, 82 Second
 Waterhouse & Price, 59 Third
 Wilkomm Bldg. Supply Co., 151 Tehama

BUTCHERS.

Baccus, R. T., Haight & Shrader
 Bayle-Lacoste & Co., California Market

Clayburgh & George, 333 Kearny
 Decourieux, A., California Market
 Finke, Fred H., 10 East
 Herman, Benj., & Son, Bush & Franklin
 Meyers, J. & Co., California Market
 Miller & Lux, Merchants Exchange Bldg.
 Patek, F. & Co., 916 Larkin
 Roberts, W. F., 2849 California
 Schweitzer, J. & Co., 1412 Bush
 Taaffe, Wm., & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211, 215 Fourth

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
 Cal. Fruit Cannery Ass'n., 120 Market
 Golden State Asparagus Co., 15 Calif.
 Hunt Bros. Co., 112 Market
 Spanish-American Food Co., 180 Erie

CAPITALISTS.

Bishop, Chas. R., Berkeley
 Borel, Ant., & Co., Montg. nr Sacto
 Brittan, N. J., San Carlos
 Dean, W. E., 818 Kohl Bldg.
 Delger, Edward F., Delger Bldg., 6th and Market
 Fontana, Mark J., 120 Market
 Hopkins, E. W., 354 Pine
 Mackay, Clarence H., New York City
 Martin, Walter S., 702 Call Bldg.
 Moore, A. A., Jr., 15 Second
 Payot, Henry, 918 Ellis
 Phelan, James D., Phelan Bldg.
 Pope, Geo. A., 1014 Kohl Bldg.
 Smith, F. M., Albany Block, Oakland
 Spring Valley Water Co., 375 Sutter
 Thomas, H. W., 268 Market
 R. R. Thompson Estate Co., Merchants Exchange Bldg.
 Whitney Estate Co., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred. & Son, First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie, 714 Market
 Miller, Geo. E., 710 Montgomery
 Murray, S. C., 1225 Fell

CARPETS.

Hulse-Bradford Co., 986 Mission
 Walcom, Geo., Co., 637 Turk
 Walter, D. N. & E. Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J., & Co., 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk
 United Carriage Co., Eddy & Van Ness

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B., & Co., 732 Brannan
 Larkins & Co., Guerrero, bet. 14th & 15th
 Schindler, H. B., & Co., 172 Spear
 Studebaker Bros. Mfg. Co., Mission & Beale
 Wm. Wertsch Co., 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T., 1003 Claus Spreckels Bldg.
 Lamson Consolidated Store Service Co., 1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F., 38 Clementina
 National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con., Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co., 725 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
 Kessler, G. A., & Co., 1009 Phelan Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co., The, 268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Helman Co., 576 Mission

CHEMISTS.

Curtis, J. M., & Son, 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co., 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E., 356 California
 Weule, Louis, Co., 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E., & Co., Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M., & Co., 201 Montgomery
 Bouquet-Cohn Cigar Co., 330 Front
 Egan Bros. & Co., 134 Front
 Gunst, M. A., & Co., California & Front
 Heyneman, Herman, & Son, Inc., 325 Davis
 Judell, H. L., & Co., 20 Front
 Lane & Connelly, 26 Front
 Ordenstein, Max., 2131 Devisadero
 Pollak, Arnold, 309 Merchants Ex. Bldg.
 Schoenfeld, J., & Co., 516-518 Wash.
 Willard Bros., 316 Battery
 Wolf, Edward, Co., 161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce

CIRCULAR DISTRIBUTORS.

Weil, Wm. M., 27 Stevenson

CLOAK AND SUIT HOUSES.

Caillan, Armand, Inc., Grant Ave. & Geary
 Golden Gate Cloak & Suit House, Market, near Jones
 Gould, Sullivan & Co., 253 Post
 Heilbronner, L., 923 Market
 Meyer Cloak & Suit House, 114 Sansome
 Ranshoff, L., 1655 Van Ness Ave.

CLOTHING DEALERS.

Alexander & Danziger, 239 Bush
 Atkins, Robert S., 168 Sutter
 Brown Bros. & Co., 664 Market
 Carroll & Tilton Co., 1440 Fillmore
 Frank Bros., 1356 Fillmore
 Golding, A., 9 Fourth
 Hastings Clothing Co., Post & Grant Ave.
 Hirsch Bros., 949 Kearny
 Hoffman, Rothchild & Co., 516 Market
 Keilus, Chas., Co., Post, above Kearny
 Lillienfeld, Alfred, & Co., Kearny & Post
 Lyons, Henry, & Sons, 122 Kearny
 Pauson & Co., Kearny & Sutter
 Raphael's, 326 Foxcroft Bldg.
 Roos Bros., Market & Stockton
 Straus, Louis, 658 Mission
 Wood, S. N., & Co., 4th & Market

COAL DEALERS.

Brooks, Peyton H., 429 12th, Oakland
 Campbell, A. C., Second & Townsend
 Easton Coal Co., 131 Folsom
 Fritch, George, Co., 110 East
 Greenberg, A. H., 1409 Ellis
 Lewald, Sanford G., Co., 2036 O'Farrell
 Morton, Thomas, & Son, 500 Eddy
 Oregon Coal & Navigation Co., 24 Mkt.
 Rosenfeld's Sons, John, 1024 Mer. Ex.
 Stafford, W. C., Co., 21 East
 Western Fuel Co., 430 California
 Whitney, Irving G., Crocker Bldg.

CODFISH DEALERS.

Alaska Codfish Co., 10 Main
 Union Fish Co., Hathaway's Wharf

COLLECTION AGENCIES.

Curtin, D. A., 601 Monadnock Bldg.
 Merchants' Mutual Adjusting Agency, Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E., & Co., 134 Washington
 Armsby, J. K., & Co., 627 Howard
 Atchison, B. M., & Co., 2550 Sacramento
 Biagi, D., & Co., 385 Davis
 Bodwell Produce Co., 210 Washington
 Botto, N., & Co., 303 Washington
 Caffrey, John, 448 Battery
 Campodonico & Burns, 105 Wash.
 Chauche & Bon., 319 Battery
 Collins, Thos. W., & Co., 34 Davis
 Cutter, E. B., Co., 608 Merchants Ex.
 Eveleth-Nash Co., 422 Front
 De Pue, Edgar J., 614 Merchants Ex.
 Dodge, Sweeney Co., California, near Front
 Dotts, Sweeney Co., 22 Spear
 Dunbar-Hansen Co., 340 Drumm
 Galli, A., Fruit Co., Davis & Washington
 Garcia Bros. & Aiken, 116 Washington
 Garcia & Maggini Co., Drumm & Washington
 Griffith-Durney & Co., 208 Battery
 Growers' Co-operative Agency, 436 Front
 Haight, Fred B., & Co., 241 Clay
 Hammer & Co., 230 Clay
 Higgins Bros. Co., 319 Drumm
 Hilmer, Fred L., Co., 129 Davis
 Hopkins, L. J., Co., 419 Front
 Hyman, B. R., Co., Kohl Bldg.
 Jacobs & Malcolm, Drumm & Wash.
 Jacobson, Reimers & Co., 212 Clay
 Jaudin, H. U., Co., 225 Washington
 Jonas, Erlander, Davis Co., 326 Drumm
 Jones & Pettigrew, 130 Washington
 Kittle, H. de W., Union Trust Bldg.
 Landsberger & Son, Sheldon Bldg.
 Leist, C. J., & Co., 2835 Washington
 Lewis-Simas-Jones Co., 429 Davis
 Lercari, C. J., & Co., 415 Davis
 Levy, A. & J., Zentner Co., Davis & Washington
 Linaker & Webb, Inc., 224 Drumm
 Martens, Read & Co., 104 Clay
 Mitchell & Goodall, 124-8 Washington
 Morris Bros. Co., 18 Drumm
 Norton, Teller Co., 176 Spear
 Phillips, M., & Co., 62 Pine
 Russel & Davidson, 419 Front
 Sanford Bros., 430 Front

Seutena, L. & Co., 101 Washington
Schultz-Hansen Co., 330 Drumm
Schwartz Bros., 701 Union Trust Bldg.
Sloss, Louis, & Co., 310 Sansome
Southern Pac. Mill. Co., 930 Merch. Ex.
Von Husem & Co., 400 Davis
Vanvalves, M. D., 117 Washington
Welch & Co., 244 California
Western Creameries Co., Cal. & Davis
Westmore Bros., 150 Front
Wolf, Wm., & Co., 52 Beale
Wolf & Sons, 245 Drumm
Wolfe, Max & Co., 421 Front

CONFECTIONERS.

Hum, S., California & Devilsadero
Demartini, L., Supply Co., Front & Pine
Gruenbaken Bros., 1610 Van Ness Ave.
Hans, Geo., & Son, 770 Market
Lechten Bros., 1212 Devilsadero
Maskey, Frank, Kearny, near Market
Rhine, Henry, & Co., 19th & Bryant
Townsend, W. S., 117 San Jose Ave.

CONTRACTORS.

City Street Improvement Co.,
Merchants Exchange Bldg.
Clinton Fireproofing Co.,
841 Monadnock Bldg.
Hansen, E. L., 127 Montgomery
Penny, Isaac, Hotel St. Francis
Hansome Concrete Co., 624 Crocker Bldg.
Thomson Bridge Co., 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H., 1055 Monadnock Bldg.
Fahy, Richard, 518 Noe
Hjul, Jas. H., 925 Merchants Exchange
Keatinge, Richard, & Sons, 779 Market
Masow & Morrison, 518 Monadnock Bldg.

COOPERS.

California Barrel Co., 22nd & Illinois
Carl Cooperage Co., 54 Boardman
Wagner, David, (Est. of), 14th & Har.
Herbert, Vogel & Mark Co., 379 Seventh

COOPERAGE STOCK.

Richards, J. W.,
1104 Metropolitan Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co., Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co., 728 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Standard Biscuit Co., Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 46 Beale
Cowen-Heineberg Co., 527 Market
Nathan-Dohrmann Co., Stock'n & Geary
Schloss Crockery Co., 17-19 Beale

CRUSHED ROCK.

Gray Bros., 2nd & Mission

CURIO DEALERS.

Hoftrich, A. L., Co., 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co., 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.,
Geary & Powell

DEPARTMENT STORES.

Emporium, The, Market, bet. 4th & 5th
Prager's, Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co., 46 Sutter
Rucker-Fuller Desk Co., 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co., 134 Sansome

DOORS AND WINDOWS.

California Door Co., 43 Main

DRAWING AND STORAGE.

Bocarde, J. B., Dray Co., 97 Sacramento
Cartwright Draying Co., Main and Mission

Dore & Co., 140 Bush
Emmons, G. W., 438 Market
Farnsworth & Ruggles, 109 Davis
McNab & Smith, 38 Davis
Overland Freight & Trans. Co., 35 2nd
Pierce-Rodolph Storage Co., 1450 Eddy
Rode, C. B., & Co., 102 Pine
Strauss, K., 130 Pine
Teale & Co., 764 Clay
Western Trans. & Stge. Co., 205 Front
Wilson Bros. Co., 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co., 255 California
Griffin & Skelley Co., 16 California
Guggenheim & Co., Sac'to & Davis
Otzen Packing Co., 423 Drumm
Phoenix Packing Co., 16 California
Rosenberg Bros. Co., 153 California

DRUGGISTS.

Ayers, Edw. N., 1108 Van Ness
Baer Drug Co., 723 Market
Boericke & Rungion, 140 Powell
Broemmel, J. G. B., 2501 California
Clinton, Dr. C. A., 29th & Mission

Calegaris, J., Kearny & Pacific
Collin-Reddington Co., 35 Second
Faulda, C. O., 303 Montgomery Ave.
Ferry Drug Co., 20 Market
Green, Frank T., 500 Devilsadero
Lalner, Rd. Drug Co., 1620 McAllister
Langley & Michaels Co., 34 First
Lehnitz Co., G., Sutter & Laguna
Lonsfeld's Pharmacy, 1804 Fillmore
Owl Drug Co., 611 Mission
Prior's Pharmacy, 231 San Jose Ave.
Rockstroh, F. E., 1044 Valencia
Rossi Drug Co., 1900 Union
Schmidt, Val., Polk & Jackson
Wakelée & Co., 58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co., 49 Sansome
Bernstein, S. L., 154 Sutter
City of Paris, Stockton & Geary
Chayburgh Bros., Sansome & Bush
Crowley, J. B., Aranson Bldg.
Dundas, Wm. D., 109 Walnut
Frohman & Priester, 2635 Mission
Gral. J. L. & Co., 28 Sansome
Hale Bros., Inc., Sixth near Market
Jacobs, F. P., & Bro., 114 Sansome
Kahlberg, M. S., & Co., 126 Pine
Levy, Max, 154 Sutter
Lippman Bros., 22nd & Mission
Livingston Bros., Geary & Fillmore
Marcuse, M., & Co., 37-39 Battery
Moore-Watson Dry Goods Co.,
Hush & Sansome
Murphy, Grant & Co., Sansome & Bush
Nathan, A., 1562 Stockton
Newman & Levinson, V. Ness & Sutter
O'Connor, Moffatt & Co., 121 Post
Samuels, D., Lace House Co.,
O'Farrell & Stockton
Schmidt, Ben. J., & Co., 35 Sansome
Schoenholz & Elsbach, 2013 Fillmore
Strauss, Levi, & Co., Pine & Battery
Thursbacher, B. E., 16th & Polson
Weill, Raphael, & Co., Sutter & Grant Av.
Weinstock, Lubin & Co., Post & Filmlr

DYEING AND CLEANING.

Thomas, The F., Dyeing & Cleaning
Works, 27 Tenth
Hickman, Henry, 3923 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co., McAllister & Polk
San Francisco Business College,
Market at Eddy

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co., 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Fellis Electric Corp., 46 Second
Electric Appliance Co., 726 Mission
Electric Railway & Manfrs Supply
Co., 84-86 Second
General Electric Co., Union Trust Bldg.
Hetty Bros., 326 Ellis
Holabird-Reynolds Electric Co.,
Sterling Electric Co., 527 Mission
133 New Montgomery
Summerhayes, W. R., 76 Polson
Ind. Electric Const. Co., 381 Fulton
Westinghouse Electric Co.,
Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works,
1349-51 Mission
Golden West Plating Works, 355 First
Rudger-Merle Co., Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro., 14 Sansome

ENGINEERS, CIVIL.

Luey, W. A., 732 Monadnock Bldg.
Morser, E. J., 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick, 244 Kearny
Luther Wagoner, 910 Pacific Bldg.
Stut, J. C. H., 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J., Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B., Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C., & Co., 2624 Sutter
Lueders, Geo., & Co., Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co., 16 First
Castle Bros., 149 California
De Fremery, J., & Co., 519 Mission
Jennings, R. P., Cal. Bldg., Union Sq.
North American Mercantile Co.,
318 Front
Maldonado & Co., Hansford Block
Vignier, A., Inc., 611 Battery
Wieland Bros., Inc., 309 Davis

5c, 10c, and 15c STORES.

Charlton, E. P., & Co., 1347 Fillmore

FIREWORKS.

California Fire Works Co., 219 Front

FLORISTS.

Jacquemet, Jos., & Co., 22nd & Douglas
Sievers Floral Co., 70 Geary

FLOUR MILLS.

Sperry Flour Co., 343 Sansome
Stockton Milling Co., 112 California

FOOD CEREALS.

Pacific Cereal Ass'n., Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co., 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Oney & Goetting, California Market

FURNITURE.

Bateman, Wm., 1913 Bryant
Breuner, John, Co., 1451 Van Ness
Cordes Furniture Co., 1537 Bush
Eastern Outfitting Co., 1970 Mission
Fredericks, J., Co., 815 Ellis
Friedman, M., & Co., O'Farrell & Polk
Gullison Bros., 2086 Market
Indianapolis Furniture Co., 833 Mission
Kreiss, L. & Sons, Van Ness & Sutter
Lavenson-Schlueter Co., 227 Post
Moore, Harry J., Furn. Co., 40 O'Farrell
Plum, Chas. M., & Co., 1632 California
Redlick-Newman Co., 2200 Mission
Sloane, W., & J., Co., 216 Sutter
Sterling Furniture Co., 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry, Co., Harrison & 16th
Wisconsin Furniture Co.,
746 Phelan Bldg.

FURS.

Gassner, Louis, 1524 Bush
Liebes, H., & Co., 1440 Van Ness Ave.
Wallace, Robert, 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co., 515 Market
Metropolitan Match Co., 42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Holloper, 745 Mission
California Gas Fixture Co., 357 Ellis
Day, Thomas, Co., 725 Mission
Ickelheimer Bros. Co., 441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son, 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co., 158 First

GAS GENERATORS.

Reichert, Theo., 1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co., 919 Monadnock Bldg.

GAS REGULATORS.

Gas Consumers' Assn., 345 Haight

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Wks., 7th & Irwin

GLOVES.

Moss, Geo. A., 752 Market

GLUE MANUFACTURERS.

Burd, Wm., & Son, 308 Postal Telegraph Bldg.
California Glue Works, Merch. Ex.

GRAIN AND BEANS.

Barnard & Bunker, 149 California
F. L. Hansen, 127 Montgomery St.
Whitaker, A. J., 310 Clay

GRAVEL.

Bay Development Co., 153 Berry

GRAPHOPHONES AND PHONO-

GRAPHS.

Columbia Phonograph Co.,
O'Farrell & Van Ness

GROCERS.

City of Hamburg Co., Inc., 118 Oregon
Clausen, C., 771 Capp
Cluff, Wm. Co., Spear & Mission
Danemark Bros., Haight & Scott
De Bernardi, D., & Co., 707 Battery
Getz, M., & Co., 135-141 Main
Goldberg, Bowen & Co., 1242 Van Ness
Levaigi, Granucci & Co., Inc., 412 Front
Haas Bros., Sacramento & Davis
Hooper & Jennings, 462 Bryant
Johnson Bros., Fillmore & Sacramento
Lennon, John A., 918 Eddy
McCullough Co., M. A., 154-156 Sixth
Meyer, A., & Co., 136 Stenart
Newbauer, J. H., & Co., Davis & Pacific
Peters Bros., 901 Cole
Rathjen Bros., 39 Stockton
Rothdale Wholesale Co., 228 Commercial
Rothschild, John, & Co., Spear & Market
Snook, James A., & Co., 247 Davis
Stulz, Jos. A., Co., 1931 Fillmore
Sussman, Wormser & Co., 140 Spear
Tillmann & Bendel, Pine & Hayes
West, Elliott & Gordon, 500-504 Davis
Wellman, Peck & Co., 311-337 East

GUNS AND AMMUNITION.

Bekeart, Phil B., Co., 717 Market
Golcher Bros., 513 Market
Shreve & Barber Co., 1023 Market

HAMMAM BATHS.

Burns, Edw. F., 815 Eddy

HARDWARE.

Arnold Hardware Co., 848 Webster
Baker & Hamilton, 465 Brannan
Brittain & Co., 940 Market
Brown, Chas., & Co., 950 Van Ness
Brown, The Ralph, Co., 224 Fifth
Dean, S. J., 1196 Market
Dunham, Carrigan & Hayden, 8th & Kas
Froelich, Christian, Pacific Union Club
Frohok, Merrill & Stetson, 6 & 7th
Hs, J. G., & Co., 827 Third
Jones, Ed., Hawr & Tool Co., 1180 Mkt

Marshall-Newell Supply Co., 146 Steuart
Montague, W. W., & Co., 557 Market
Pacific Hdw. & Steel Co., 7th & Twnd
Palace Hardware Co., 581 Market
Phoenix Tool & Valve Co., 245 Market
Smith, P. A., Co., 638 Fourth
Williams Hdw. & Stove Co., 974 Market
Wright Hdw. Co., 47 Third

HAT MANUFACTURERS.

California Hat Co., 280 Minna
Triest & Co., 734-738 Mission

HATTERS.

Carroll, Paul T., 706 Market
Collins, Chas. J., 922 Market
Colman, Co., 780 Market
Dillon, Tom, 712 Market
Pannin & Elmendorf, 119 New Montg.
Fisher & Co., 726 Market
Herrmann & Co., 24 Kearny
Kline, Louis, & Co., 24 Sansome
Lundstrom Hat Works, 1178 Market
Meusdorffer, J. C., Sons, 909 Fillmore

HAY AND GRAIN.

Anspacher Bros., 1049 Mills Bldg.
Chase, W. W., & Co., 1938 Market
Miller, W. A., & Co., 268 Market
Scott & Magner, 453 Berry
Somers & Co., 337 California
Vermeil, J. L., 3142 Mission

HORSE SHOEING.

Morrissey, Nicholas, 460 Eighth

HOSPITALS.

German General Benevolent Society
(German Hospital), 14th & Noe

HOTELS.

Hotel St. Francis, Geary & Powell
Johnson, M., Hotel Robins
Palace Hotel Co., Fairmont Hotel
Phillips, H. B., Union Trust Bldg.
Shanahan, J. W., 214 Haight
Turpin, F. L., Cor. Fourth & Howard

HOUSEHOLD UTENSILS.

Welster & Co., 2989 Folsom

ICE DEALERS.

Consumers Ice Co., 436 Eighth
Merchants Ice & Cold Storage Co.,
Lombard & Sansome
National Ice & Cold Storage Co., The
268 Market
Union Merchants Ice Delivery Co.,
354 Pine

IMPORTERS.

American Mercantile Co., 514 Battery
Western Importing Co.,
923 Monadnock Bldg.

INDIVIDUAL MEMBERS.

Allen, Jas. M., Bank of California
Behan, John E., 70 Eddy
Benedict, C. S., Post & Grant Ave.
Briggs, Arthur H., R. F. D. 29, Los Gatos
Brenner, Gustave, 2308 Buchanan
Burr, C. C., 1456 Filbert
Carp, Chas., Bank Director, 108 Sutter
Davis, Andrew M., Merchant, Em-
porium, near Fifth
Folger, J. A., Howard & Spear
Greenebaum, E., Secretary City Ware-
house Co., Jackson & Battery
Greenbaum, M., 740 Mission
Hale, Marshal, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, R. B., Merchant, 6th & Market
Harvey, J. Downey, 52 11th St.
Hornick, C. W., Gen. Mgr., S. F. Call
Huntington, P. C., Mgr. Monadnock B.
King, Homer S., Banker, Bank of Calif.
Koster, F. J., Cooperae,
509 Monadnock Bldg.
Landsberger, Julius, A. Pfe Bldg.
Loveland, H. D., 759 Monadnock Bldg.
Lynch, Jeremiah, Bohemian Club
Martin, A. H., Emporium
McKinney, John, 920 Merchants Exchange Bldg.
McNicoll, A. J., Elev., Stockton & Beach
McCoy, H. J., Sec. Y. M. C. A., 1220 Geary
Morse, I. H., 1691 Bush
Painter, Edgar, J. B. Painter Estate,
Kohl Bldg.
Penny, Isaac, Hotel St. Francis
Schlesinger, B. F., The Emporium
Sherman, L. S., Sutter & Kearny
Shepard, A. D., Crocker Bldg.
Stillman, Alfred, Secretary Executive
Committee Board of Fire Under-
writers, Merchants Exch. Bldg.
Talbot, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Techau, R. J., 1297 Weber, Alameda, Cal.
Thomas, H. W., 210, 268 Market
Thompson, Beach, The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Veeder, Howard P., The Stanislaus
Electric Power Co., 909 Kohl Bldg.
Walker, David F., San Mabo, Cal.
Wright, F. V., 844 Taylor, Alameda

INTERIOR DECORATIONS.

Schastey & Vollner, 1930 Van Ness
Union Studios, 1146 Sutter

INSURANCE.

Ahlpe, H. C., Co., Union Trust Bldg.
Bender, Albert M., 150 Pine
Berry & Bangs, Kohl Bldg.
Bertheau, Watson Co., 25 Sansome
Boardman, Geo. C., General Agent,
514 California
Brown, Edw., & Sons, 310 Sansome
California Insurance Co., 550 Sacra'to

Christensen & Goodwin...241 Sansome
Commercial Union Assurance Co., Ltd.
..... Sansome & Halleck
Connor, John...43 S. Brodrick
Davis, J. B. F. & Son...Mont. & Sact
Dornin, John C...Kohl Bldg.
Wm. A. Drennan...604 Merchants Ex.
Duncan & Rehfish...Sansome & Sact
Fireman's Fund Ins. Co., Cal. & Sansome
I. Gutte...214 Front
Herold, Rudolph, Jr...53 Post
Hilman, John R. & Son...201 Sansome
Insurance Co. of N. A...102 Battery
Kilgariff & Beaver...Post & Grant Ave.
Liverpool & London & Globe Ins. Co.
.....444 California
London & Lancashire Fire Insurance
Co...571 Sacramento
London Assurance Corporation...
..... Sansome & Pine
Macdonald & Miles...Russ Bldg.
Manheim, Dibern & Co...453-455 Mtgy.
McNear & Wayman...Sansome & Sact
New Zealand Insurance Co...Sansome
Pacific Mutual Life Insurance Co., The
.....Post & Grant Ave.
Pacific Surety Co...401 Sansome
Palache & Hewitt...130 California
Potter, Edw. E...578 Sacramento
Preferred Accident Ins. Co...704 Market
Queen Insurance Co...Pine & Sansome
Royal Insurance Co...Pine & Sansome
Rosenthal, Louis...315 California
Spertling, Frank, Claus Spreckels Bldg.
Stovel, C. J...136 Leidesdorff
Travelers' Ins. Co...Monadnock Bldg.
Wanorek, M...125 Sansome
Ward, C. H...211 Sansome
West Coast Life Ins. Co...348 Pine
Whitely, Henry M...307 Merchants Ex.
Wilson, Horace...407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co...
Sartorius Co...Fifteenth & Utah

IRON, ORNAMENTAL.

Monroe & Scott Iron Works...
Morton & Hedley...215 Harrison
Risdon Iron Works...298 Steuart
Vulcan Iron Works...604 Missouri

IRON WORKS.

Berger & Carter Co...17th & Mississippi
Tayler & Spottswood Co...343 Monadnock Bldg.
Woods & Huddart...356 Market

Pike, C. W., Co...310 Sansome
Marsh, G. T., & Co...1465 Polk
Solomon, C., Jr...314 Battery
Mendelson Bros...114 Sansome

JEWELERS.

Abrams, Henry M., Co...717 Market
Andrews, A...909 Van Ness Ave.
Baldwin Jewelry Co...1261 Van Ness Ave.
California Jewelry Co...704 Market
Carrau & Green...214 Kearny
Dinkelspiel, J. S...150 Post
Dorrance-Battin Co...Chronicle Bldg.
Eisenberg, A., & Co...Post & Kearny
Glindeermann, W...318 Market
Greenzweig, Geo., & Co...150 Post
Hall, A. L., & Son...150 Post
Hammersmith & Co, Sutter & Grant Ave.
Heringh, Leo...898 Steiner
Isaacs, Abe...Phelan Bldg.
Judis, Alphonse, Co...704 Market
Lehrberger, J. S., & Co...704 Market
Mayer & Weinshenk...717 Market
Nordman Bros...150 Post
Radke & Co...Bush & Van Ness Ave.
Schussler, M., & Co...704 Market
Shreve & Co...Grant Ave. & Post
Sorensen, James A., & Co...715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co...1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co...739 Market
Gantner & Mattern Co., Post & Grant Ave.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co...Sutter
Marks Bros...Commercial Bldg.
Magnin, L., & Co...Grant Ave. & Geary
Newbauer Bros...37 Battery
Schwartz & Goodman...879 Market
Paragon, The...Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G...2202 California

LAMPS.

Boesch Lamp Co...1135 Mission
Baner Lamp & Reflector Co...528 Gough

LAUNDRIES.

La Grande Laundry Co...234 Twelfth
Metropolitan Laundry Co...1114 Harrison
National Laundry Co...3814 Eighteenth
San Francisco Laundry...1408 Turk
White Star Laundry...385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co...58 Fremont
Troy Laundry Mach. Co...583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co...200 McAllister

LEAF TOBACCO DEALERS.

Goslinky & Co...747 Sansome
Kohlberg & Co...526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co...431 Battery
Wagner Leather Co...Sierra Bldg.
Hapham & Jansen...54 Washington
Kauffman, Davidson & Semmel...137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co...95 Market
Holmes Lime Co...704 Market

LITHOGRAPHERS.

Britton & Rey...215 Bay
California Lithographing Co...Niantic Bldg.
Galloway Lithograph Co...513 Howard
Olsen, O. E., Lithograph Co...330 Jackson
Schmidt Lithograph Co...2nd & Bryant
Union Lithograph Co...741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son...1210 Valencia
Clemens, C. J...316 Fulton
Kelly, Thomas, & Sons...Pine & Franklin
Pease, E. R...1009 Valencia

LUMBER DEALERS.

Casper Lumber Co...810 Kohl Bldg.
Collins, Geo. H...502 California
Dodge, E. J., & Co...16 California
Dolbeer & Carson Co...Merchants Ex.
Ford, Chas. D., Co...Merchants Ex.
Grays Harbor Commercial Co...Foot of Third St.
Greenwald, Otto H...Foot of Third St.
Hammond Lumber Co...Mechts Ex. Bldg.
Hihn, F. A., Co...Santa Cruz
Hobbs-Wall & Co...Fife Bldg.
Hooper, C. A., & Co...Balboa Bldg.
Hooper, F. P., & J. A...110 Market
Howard, E. A., & Co...20 Howard
Hume, G. W., Co...263 Market
Independent Lumber Co...Crocketer Bldg.
Kruze, J. S., Twenty-third & Shawwell
Meyer, Adolph...1510 Devisadero
Pacific Lumber Co...16 California
Pope & Talbot...Foot of Third St.
Seymour & Elliot...142 Townsend
Simpson Lumber Co...112 Market
Slade, S. E., Lumber Co...112 Market
Soule, John F...112 Market
Standish Hickey Lumber Co...Crocketer Bldg.
Tacoma Mill Co...310 Sansome
Templeman, Henry...42 Market
Truckee Lumber Co...1216 Flood Bldg.
Union Lumber Co...Crocketer Bldg.
Van Arsdale-Harris Lumber Co...Fifth & Brannan
Wendling, G. X...James Flood Bldg.
White, L. E., Co...Balboa Bldg.

MACARONI MANUFACTURERS.

Spivalo, C. R., Co...956 Bryant
Podesta, L. R...512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co...523 Market
California Tool Works...413 Beale
Compressed Air Machinery Co...Jessie & Eckert
Cyclops Iron Works...223 Main
Evans, C. H., & Co...183 Fremont
Garratt, W. T., Co...Fremont & Natoma
Henshaw-Bulkeley Co...19 Fremont
Hewitt Machinery Co...59 Second
Marwedel, C. W...256 Ninth
Meese & Gottfried Co...55 Main
Moore, Chas. C., & Co...63 First
Pacific Tool & Supply Co...402 Mission
Pennington, G. W., & Sons...313 Folsom
Pierson, Roeding & Co...Madock B.
Sanitary Devices Manufacturing Co...24 Montgomery
Union Iron Works...Potrero, S. F.
Young, A. L., Machinery Co...28 Fremont

MANIFOLDING BOOKS.

L. A. Johnston, Salesman Pacific
Manifolding Book Co...125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter...561 Mission
Migney, Thos. F...1533 Market

MANUFACTURERS' AGENTS.

Alden, S. F., & Co...2386 Green
Coates, A. H...576 Mission
Eberhard, Geo. F., Co...The...360-362 Fremont
Freer, Burr W...717 Market
French & Linforth...Wells Fargo Bldg.
Hughson & Merten...418 Market
Luscombe & Isaacs...32 Battery
McLeod Mercantile Co...143 Bush
Maydwell, C. A...263 Market
Morgan & Allen Co...717 Market
Robinson Bros...Third & Mission
Salch, Geo. C., Co...743 Mission
Simonds, S. E., Co...114 Sansome
Western Importing Co...1934 Van Ness

MARBLE WORKS.

Musto, Jos., Sons-Keenan Co...535-565 North Point

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co...19th & Harrison
Hoy, John...Rhode Island & Alameda
Mcloskey, L. H...927 Market

MEN'S FURNISHING GOODS.

Berger, Nat...1449 Fillmore
Berger, Sam...1449 Fillmore
Bluck & Jones...Post & Kearny
Cluett, Peabody & Co...Howard & Hd. Ct.
Ellis, Milton & Co...335 Van Ness
Dorey & Cunningham...11 Market
Greenebaum, Weil & Michels...Mission, bet. 3d & 4th
Hansen & Elrick...Montgomery & California
Neustadter Bros...First & Mission
Rogerson, J. C...1017 Valencia
Togger, The Montgomery & California

MERCHANT TAILORS.

Bernstein, Sam...180 Sutter
Grossell, W. L., Co...704 Market
Jacobi, J. M., & Co...Sutter & Montg.
Lyons, Chas...1472 Fillmore
Martin Bros...Humboldt Bank Bldg.
Reid, J., & Son...833 Market
Steil, Henry, Co...642 Market
Valentine, R...189 O'Farrell

METAL WORKS.

Finn, John, Metal Works...334 Second
Pacific Metal Works...153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co...154 Sutter

MILK AND CREAM.

Columbia Dairy...231 Franklin
Jersey Farm Co...436 Eighth
Standard Milk Co...3201 Sixteenth

MILLINERY.

Butler-Schultz Co...731 Market
Hinz & Landt...975 Geary
Holm & Nathan...36 Third
Muller & Raas Co...833 Market
Spencer & Mitau...1140 Van Ness Ave.

MINERAL WATERS.

Ring Bros...Nineteenth & Castro
Eggers, Chas., & Co...118 Eureka
Shasta Water Co...6th & Brannan
Witter Medical Springs Co., Room
411, Westhank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.
Burun, W. B...2550 Webster
Ralston, W. C...363 Bush

MINING MACHINERY.

Woodbury, Geo. E...238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co...14 Sansome
Heineman, H. M...1649 Bush
Samter, L., & Sons...753 Mission

NEWS DEALERS.

Foster & Orear...Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W...560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co...837 Mission

NUT DEALERS.

Sunset Nut Shelling Co...427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc...674 Mission
Yawman & Erbe Mfg. Co...712 Mission

OILS.

Porter, W. S...2029 California
Standard Oil Co...461 Market

OPTICIANS.

Bertling Optical Co...186 Bush
California Optical Co...181 Post
Chinn-Beretta Optical Co...1557 Van Ness
Hirsch & Kaiser...218 Post
Kahn, Geo. H...1232 Van Ness Ave.
Kahn, Henry, & Co...644 Market

OVERALLS.

Armer, A. M., & Co...760 Mission

OYSTER DEALERS.

Darbee & Immel...1886 Fillmore
Morgan Oyster Co., The...614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n...Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson...Fife Bldg.

PAINTS AND OILS.

Bass-Heuter Paint Co...816 Mission
Cline, C. G., & Co...156 King
Emerick & Duncan...663 Howard
Fuller, W. P., & Co...301 Mission
Klatt-Hirsch & Co...113 Front
Magner Bros...419 Jackson
Nason, R. N., & Co...Utah & Fifteenth
Whittier-Coburn Co...Howard & Beale

PAINTERS AND PAPER HANGERS.

Brace, N...459 Valencia
Fraser, John P...841 O'Farrell
St. Denis, J. Co...1457 Ellis

PAPER, PAPER BAGS AND PAPER BOXES.

Bonestell & Co...118 First
Cal. Paper & Board Mills...310 California
Cal. Paper Box Co...3175 Sixteenth
Crown-Columbia Pulp & Paper Co...701 Alaska Commercial Bldg.
O'Leishacker, A., & Co...134 Fremont

Pacific Coast Paper Co...545 Mission
Swick, C. E., Agt. Graham Paper Co...St. Louis, Mo...268 Market
Willard, H. R...Chronicle Bldg.
Zellerbach Paper Co., Battery & Jacks'n

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo...37th St., Oakland

PERFUMES.

Rieger, Paul, & Co...116 First

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co...392 Church
Pawnee Indian Medicine Co...2476 How'd
Viavi Co...636 Pine
Nat. Pharmacy Co...957 Bdwy, Oakland

PHOTOGRAPHERS.

Emshnell Photo Co...Turk & Van Ness
Waters, R. J., & Co...717 Market
Weidner, Chas...757 Market

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P...Chronicle Bldg.

PHYSICIANS AND SURGEONS.

Ballard, J. Stow, M. D...3303 Clay
Bryant, Edgar R., M. D...350 Post
D'Evelyn, Frederick W., M. D...

Gibbons, Henry, Jr., M. D...350 Post
Mann, C. S., M. D., P. O. Box 2144, S. F.
Montgomery, D. W., M. D...2419 Cal.
Palmer, Geo. H., M. D...2446 Jackson
Pischel, Kaspar, M. D...Butler Bldg.
McNutt, W. F., M. D...1800 O'Farrell
Regensburger, Martin, M. D...3376 Clay
Sherman, Harry M., M. D...2125 Jackson
Vecki, Victor G., M. D...331 Bush
Ward, Jas. W., M. D...391 Sutter

PIANO AND ORGAN DEALERS.

Allen, Wiley B., Co...1224 Van Ness
Bowers, & Son...529 McAllister
Curtaz, Benj., & Son...113 Kearny
Dittemer Piano Co...835 Valencia
Eilers Music Co...975 Market
Kohler & Chase...Sutter & Franklin
Maury, Byron...250 Stockton
Pierce, Walter S., Co...689 14th St.
Sherman-Clay Co...Kearny & Sutter

PLUMBERS.

Murray Bros...619 Sacramento
Snook, Wm., & Son...602 Clay
Wilson, W. F., Co...1177-1179 Turk
Wittmann, Lyman, & Co...315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Crane Co...First & Howard
Dalziel-Moller Co...543 Mission
Tay, George H., Co...Mission & 2nd

PORK PACKERS AND PROVISION DEALERS.

Armonr & Co...Battery & Union
Heineman & Stern...1040 McAllister
Roth, Blum & Co...50 California
South S. F. Packing & Pvn. Co...407 Front
Western Meat Co...6th & Townsend
Wilbert Bros...5 Taylor

POST CARDS.

Pacific Novelty Co...579 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A...627 Montgomery
O'Brien, Spotorno & Mitchell...California Market

POWDER WORKS.

E. I. Du Pont de Nemours Powder Co...Chronicle Bldg.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau...Mission & First

PRINTERS.

Barry, J. H., Co...1124 Mission
Brunt, Walter N., Co...391 Jessie
City Commercial Co...509 Howard
City Printing Co...Williams Bldg.
Dempster Bros...447 Minna
Freygang Printing Co...1322 Howard
Gilmartin Co., The...45 Ecker
Monahan, John, & Co...311 Battery
Murdoch Press...63 Fremont
Myself-Rollins Bank Note Co...22 Clay
Pernau Publishing Co...423 Hayes
Phillips & Van Orden Co...511 Howard
Torres, Jos. M...Clay & Sansome

PRINTERS' INK.

Reed, Geo. Russell, & Co...645-653 Battery

PROPERTY OWNERS.

Crocker Estate Co...Crocketer Bldg.
Flood, James L...James Flood Bldg.
Harshall, Ahe...326 Crocker Bldg.
Hewes, D...Orange, Cal.
Holmes Investment Co., The...Foxcroft Bldg.
Marye, Geo. T., Jr...345 Haight
Newbauer, H. W...1914 Sacramento
Parrott, John...502 California
Payson, A. H...Santa Fe Office
Quinn, John E...1221 Polk
Rynyon, E. W...682 Monadnock Bldg.
Schussler, H...375 Sutter
Shiels Estate Co...1380 Sutter

PUBLIC WEIGHERS.

McKenna, Jas. F...Third-St. Wharf
Ordway, W. C...Sixth & Yuma

PUBLISHERS.

Commercial News Pub. Co...573 Commercial

Mitchell, Edw. H. 3263 Army
Mitchell, J. H. 717 Market
Recorder Printing & Publishing Co. 139 McAllister

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co. First & Howard
Plant Iron Works Co. 206 Sheldon Bldg.
Price, G. W. Pump Co. 23 Stevenson
Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman R. Co. 129 Sutter
Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works. 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros. & Co. 251 Montgomery
American Real Estate Co. 23 Monty
Armstrong-Guatman Co. 227 Montgomery
Arson Realty Co. 160 Sutter
Babin, Landry C. Co. 423 Kearny
Baldwin & Howell. 318 Kearny
Baneroff, Paul. 26 Montgomery
Bay Shore Real Estate Co., Inc. 4392 San Bruno Ave.
Bew, Geo. E. & Co. 129 Sutter
Bordman Bros. & Co. 598 California
Bonfield, Jeffress & Ryan. 49 Post
Bovey, Toy & Co. 111 Montgomery
Browne, R. S. & Co. 129 Sutter
Buraham & Marsh Co. 36 Kearny
Bush, David, & Son. 217 Russ Bldg.
Clark, Curran. Russ Bldg.
Coffey, H. E. 124 Masonic Ave.
Cowden, J. B. 339 Montgomery
Crim, W. H. & Co. Monadnock Bldg.
Dibert & White. 656 Market
Easton, Wendell. 209 Monadnock Bldg.
Elhrenport, Wm. 801 Fillmore
Fisher, Chas. W. 300
Gisselman, Wm., trustee. Russ Bldg.
Grady, John H. 151 Sutter
Harrigan, Weidenmuller & Rosen-
stirn, Inc. 345 Montgomery
Healy & Gillespie. 244 Church
Hendrickson, Wm., & Co. Shreve Bldg.
Hensley-Green Co. 237 Mills Bldg.
Hoyman, Oscar, & Bro. 113 Monty
Huang & Lansdale. 243 Bush
Hooker & Lent. First & Market
Inverness Land & W. Co. 525 California
Joost Sons & Co. 16th & Guerrero
Kane & Co. 217 Montgomery
Kahn & Feder. 520 California
Kell Estate Co. 1209 Flood Bldg.
Langrebe, McNevin & Jones. 525 California
Levy, F. & A. Co. 244 Kearny
Lichtenstein Bros. Co. 268 Market
Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market
Mackenzie & Underhill. 106 Merch. Ex.
Madison & Burke. 30 Montgomery
Magee, Thos., & Sons. 5 Montgomery
Marston, Frank W., Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.
McFadden, John, & Co. 232 Montgomery
McMahon, Mabry. 412 Market
McMahon, O. L. & Co. 128 Sutter
Middleton, John. 789 Market
Moore, S. L. 815 Shreve Bldg.
Mooser & St. Germain. 155 Sutter
Oliver, P. B. & Co. 104 Montgomery
Partridge, John. 383 Monadnock Bldg.
Polito, John. 2104 Market
Pon, Albert J. 1012 Fillmore
Rieh, A. J. & Co. 121 Sutter
Rucker, Jos. H. & Co. 2027 Sutter
Sachs, Sanford. 2027 Sutter
S. F. & Suburban Home Building
Society. 201 Euclid Ave.
Schroth, Co., The. 251 Kearny
Schmitt, L. A. 3321 Twenty-first
Shaltnwald, Buckbee & Co. 27 Monty
Skelton, E. W. 229 Montgomery
Strassburger, L. & Co. 484 California
Strong, Belden & Farr. 45 Post
Truman Investment Co. Humboldt Bank Bldg.
Umhsen, G. H. & Co. 20 Montgomery
Von Rhein Real Estate Co. 51 Geary
Wayman, Guy T. Mills Bldg.
Week, F. A. Realty Co. Berkeley
Weissbain Bros. 141 Sutter
Whittell, George, Jr. 141 Sutter
Whittell Bldg. 166 Geary
Williams & Surryhine. 114 Sutter
Wolf & Hollman. 327 Kearny

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works. Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 136 Ellis
Kilborn & Hayden. 34 Market
Krone, F. W. 218 Haight
Larsen, C. G. 50 Eddy
Louis Fashion Restaurant. 22 Sansome
Louvre, The-care The Elkus Co. 787 Mission (temporary office)
Peterson, Jacob. 7 Market
Pouchan, G. & Co. 497 Golden Gate
Ravn & Karstensen. 431 Market
Swain Company. 1241 Van Ness
Tait's. Eddy & Van Ness Ave.
Thompson-Jaulus Cafe. 18 Powell
Westerfeld, J., & Co. 1530 Haight

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. 39 First
Pacific Refining & Roofing Co. 379 Monadnock Bldg.

RUBBER GOODS.

Howers Rubber Works. 62 Sacramento
Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 50 Fremont
Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Molke, Klinkner Co. 1212 Market
Patrick & Co. 126 Bush

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co. Russ Bldg.
La Zacaupa Rubber Plantation Co. Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co. Second & Jesse
Hermann Safe Co., The. 126 Folsom
Parcells Safe Co. 577 Market

SAW WORKS.

California Saw Works. 721 Brannan

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
Weber, C. P., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doubt & Co. 717 Market
Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND GRAIN.

Bowen, E. J., Est. of. 519 California

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co. Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co. 501 Balboa Bldg., 2nd & Market
Morse, C. C., & Co. 45-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear
Steiger Terra Cotta & Pottery Works. 729 Mills Bldg.

SEWING MACHINES.

Jackson, W. E. 404 Sutter
Singer Mfg. Co. 17 Jones
White Sewing Mach. Co. 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.
Delano Bros. 70 Spear

SHIP BUILDERS.

Turner, Matthew. 14 Stenart
Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co. 138 Steuart
Havisdie, Withers & Davis. 31 Stuart
Josselyn, G. M., & Co. 25-33 Main
Sellers & Madison Co. 96 Market
Weeks-Howe-Emerson Co. 51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin. 410 Alaska Commercial Bldg.
American Trading Co. 244 California
Balfour, Guthrie Co. 320 Sansome
Barnes, Hibberd Co. 149 California
Bates & Chesebrough. Mer. Ex. Bldg.
Bowring & Co. 310 California
Gale Bros. 408 Davis
Grace, W. R., & Co. 612 California
Herrmann, Geo. Co. 310 Sacramento
Hind, Ralph & Co. 310 Sacramento
Johnson-Locke Mercantile Co. 210 California
Lund, Henry, & Co. 201 Marine Bldg.
Mitsui & Co. Merchants Exchange
Meyer, Wilson & Co. 454 California
Moore, Ferguson & Co. 690 Commercial
Newhall, H. M., & Co. 114 Battery
Otis, McAllister & Co. 310 California
Parrott & Co. 204 California
Plummer, Geo. E., & Co. 54 Steuart
Port Costa Milling Co. 210 Battery
Spreckels, J. D., & Bros. Co. 58 Clay
Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Floesser-Heynemann Co. 77 Battery
Ulman, Selligsohn & Brown. 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B., & Brother. 14 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co. 3164 Sixteenth
Carlson-Currier Co. 114 Sansome

SHAWERWARE.

Graves, W. E. 717 Market

SMOKERS' ARTICLES.

Helminger, C. P., & Co. 687 Guerrero
SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. 17th & R. Island
Luhn, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Blake, Moffit & Towne. 1109 Fourth
Crocker, H. S., Co. 160 Market
Dixon, Fish & Co. 205 California
Sadler, F. B., Mgr. Dennison Mfg. Co. Commercial Block
Schwabacher-Frey Stationery Co. 42-41 Sutter
Standard Office Sup. Co. 427 Monty
Upham, Isaac, Co. 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works. 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co. Jackson-St. Wharf
Capelle, Robert. 250 Powell
Cook, Thos., & Son. 32 Powell
Ettore Patrizi & Co. 118 Mont. Ave.
Fugazi, Cav. Uff. J. F., 628 Montgomery
Hamburg-American Line. 160 Powell
Pacific Coast Steamship Co. 112 Market
Pacific Mail Steamship Co. Flood Bldg.
Toyo Kisen Kaisha. Flood Bldg.
Monticello Steamship Co. Ferry Bldg.
Northern Commercial Co. 320 Sansome
Shipowners' & Merchants' Tugboat Co. 210 California
Wells Fargo & Co. Express. Second & Mission
Zappettini & Perasso. 1 Mont. Ave.

STEVEDORES.

Eschen & Minor. 112 Market

STORE AND OFFICE FIXTURES.

Fink & Schindler Co. 218 Thirteenth
Simmen, John. 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co. 531 Mission
Steiger & Kerr. Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works. 20th & Indiana

SURETY COMPANIES.

American Bonding Co. 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co. 333 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A., Co. 632-634 Commercial

SYRUPS.

Long Syrup Refining Co. 16th & Harrison
Pacific Coast Syrup Co. 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co. 3rd & Mission
Baumgarten, J., & Co. 973 Market
Ford, C. W. R., & Co. 164 Sutter
Reiss Bros. Co. 114 Kearny

TANNERS.

Eagle Tannery. 26th & San Bruno Ave.
Legallet-Helwig Tanning Co. Sixth Ave. South, South S. F.
Norton Tanning Co. 316 Clay

TEAS, COFFEES AND SPICES.

Brandenstein, M. J., & Co. 126 Mission
Caswell, Geo. W., & Co. 530 Folsom
Folger, J. A., & Co. Howard & Spear
Hills Bros. 175 Fremont
Jones-Paddock Co. 228 Fremont
Schilling, A., & Co. 2nd & Folsom
Thierbach, Chas. F., Co. 443-447 Battery
Tyler, S. H., & Son. 3rd & Harrison

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank. Pine & Montgomery
Pacific States Tel. & Tel. Co. 445 Bush

TENTS AND AWNINGS.

Ames-Harris-Neville Co. 607-609 Front

THEATERS.

Belasco & Meyer. Sutter & Steiner
Orpheum Circuit Co. O'Farrell, nr. Stockton

THERMIT SUPPLIES.

Goldschmidt Thermit Co. 432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co. 320 Market

TIN PLATE MANUFACTURERS.

Williams, I. B. 918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co. Kohl Bldg.

TOWEL COMPANIES.

S. F. Towel Co. 618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. 555 Market
Sadler & Co. 752 Mission

TRANSFER COMPANIES.

Bekins Van & Storage Co. 13th & Mission
Union Transfer Co., Grant Av. nr. Geary

TRUNKS.

Hirschfelder & Menney. 519 Market
Malm, C. A., & Co. 266 Bush
Oppenheimer, James. 842 Market
Pacific Trunk & Bag Co. Front & Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co. 520 Market
Reynold, R. E., & Co. 432 Market

UNDERTAKERS.

Gray, N., & Co. 2198 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. 959 Mission

UNDERWEAR.

Deimel Linen Mesh System Co. 142 Sansome

UNIFORMS AND REGALIA.

Pasquale, B., & Co. 115 Post

VARNISH MANUFACTURERS.

Berry Bros., Ltd. 568 Howard

WAGONS AND CARRIAGES.

Kiel & Evans Co. Front & Pine

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. 534 Howard

WALL PAPER AND MOLDINGS.

Tozer, L., & Son. 228 Grant Ave.
Uhl Bros. 717 Market

WAREHOUSES.

De Pue, E. J., Merchants Ex. Bldg.
Granger's Business Ass'n. Mer. Ex.
Haslett Warehouse Co. 310 California
Lombard Warehouse Co. 310 California
South End Warehouse Co. Second & Townsend

WINES AND LIQUORS.

Ahrens, Bullwinkel Co. 1st & Harrison
Arnold, B., & Co. Townsend & Stanford
California Wine Ass'n. 180 Townsend
Chapman & Wilberforce. 705 Sansome
Chevalier, F., Co. 246-256 Mission
Crown Distilleries. 29 Minna
French-American Wine Co. 1821 Harrison
Gundlach-Bundschu Wine Co. 22 California
Grauerholz, H. J. 2450 Mission
Herrscher, Jos., Co. Front & Merchant
Hotelling, A. P., & Co. 429 Jackson
Italian-Swiss Agricultural Colony. Cor. Battery & Greenwich
Jesse Moore Hunt Co. 199 Second
Jones, Mundy & Co. 708 Postal Telegraph Bldg.
Kuhls-Schwarke & Co. 7 Spear
Lachman & Jacob. 706 Sansome
Lavalthal Bros. 1321 Mission
Levingston, M. A. 1842 Golden Gate Av.
Levy, Simon, Co. 346 Washington
Livingston & Co. 3443 Seventeenth
Lubben, John. Drumm & Merchant
Lyons, E. G., & Raas Co. 430 Bryant
Martinoni, E. 714 Montgomery
McLeod & Hatje. 3499 17th St.
Meinecke, Chas., & Co. 314 Sacramento
Naber, Alfs & Brune. 825 Mission
Napa & Sonoma Wine Co. 112 Tenth
Pfaffle, E. E., & Co. 2049 15th
Repsold, A., & Co. 22 Davis
Rosenblatt Co., The. Second & Folsom
Schilling, C., & Co. 20th & Minnesota
Schlessinger & Bender. Mariposa & Harrison
Sherwood & Sherwood. 47 Beale
Shultz, Wm. A. 318 Walnut
Shea, Bocqueraz & Co. 509 Mission
Siebe Bros. & Plagemann. 424 Battery
Sroufe, John, & Co. 41 Drumm
Sutter Home Wine Dis. Co. 321 Front
Swiss-American Wine Co. Vallejo & Front
Van Bergen, N., & Co. 340 Washington
Wetmore, Bowen Co. 42 Davis
Wichman, Lutgen & Co., Clay & Battery

WIRE AND WIRE ROPE.

American Steel & W. Co., 16th & Folsom
Roebling's, John A., Sons Co. 646 Folsom

WOOD AND WILLOW WARE.

Levensen Co. Pine & Front

WOOL.

Koshland, S., Co. 110 Market
S. F. Wool Sorting & Scouring Co. 117 Geary
Tryon, E. H. 519 Chronicle Bldg.

YEAST AND VINEGAR MANFRS.

Consumers' Y. & V. Co. 690 Grove
Golden Gate Compressed Yeast Co. 26 Mint Ave

Merchants' Association REVIEW

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POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Some Assessment Facts.

We invite the attention of those interested in promoting bond issues for experiments in the municipal operation of street railways to some significant statements of Assessor Dodge, contained in his annual report, as printed in the Municipal Record: He says:

Prior to our fire, most City real estate was assessed on a 50 per cent valuation at a rate of \$1.65 per \$100, which is equivalent to 82-100 per cent of full value; while this year real estate will be assessed at a rate of \$2.05 per \$100 on approximately a 60 per cent basis of valuation, which is equivalent to 123-100 per cent of full value. The result is an average increase of nearly 50 per cent in taxes in four years. The increase, however, has been unavoidable, as it has been due directly to our calamity.

I have no doubt that, in the near future, this burden will be materially lessened, owing to the re-establishment of real estate values, and to the limitation of the extraordinary expenses incurred as a result of our recent calamity. The preceding statement, of course, takes no note of any increase of taxation which would result from the immediate issuance of further municipal bonds.

Dr. Dodge has rendered a real service in stating the matter thus clearly. It is especially interesting to note that he "has no doubt that, in the near future, this burden will be materially lessened, owing to the re-establishment of real estate values, and to the limitation of the extraordinary expenses incurred as a result of our recent calamity." Of course, if real estate values, owing to an increasing burden of municipal debt, should not be re-established, and if instead of a "limitation of the extraordinary expenses incurred as a result of our recent calamity," there should be added to them heavy fixed charges incurred through the permanent calamity of a mistaken municipal policy, then Dr. Dodge and a great many other people would begin to be cursed with doubts. We only say "if." The proposition is tenable as a hypothesis, but not as prophecy.

The total assessment-roll of San Francisco is \$492,329,000—\$38,000,000 more than last year. To get it to that point, which was absolutely necessary to any decent provision for the transaction of the city's business, required a considerable increase of the basic valuation. Dr. Dodge has given us his plain statement of the case, which he evidently meant for a warning. Common sense—horse or business—should dictate a policy of prudence in municipal undertakings instead of reckless experimentation with street-car lines.

Give Us Street-Railway Extension.

Twin Peaks must be tunneled and the street railway interests of the city must be encouraged and induced to extend their lines into outlying territory on this peninsula. This is the policy the Merchants' Association is endeavoring to promote and to make the policy of the municipality. The reasonableness and the imminent need of it, if the city is to continue to grow, should need no demonstration.

As a matter of fact they have needed no demonstration in the case of any sensible business man to whom the thing has been presented. With San Mateo County, Marin County, and Alameda County laced with electric lines and filling up with residences that should be in San Francisco, it seems the height of folly to impose discouraging conditions on street-railway enterprise in this city and to threaten the future of street-railway investments here by seeking to force on the public a method of dealing with utility services utterly inimical to private capital and prohibitive of further expansion.

We need more street-car lines, no matter who supplies them. We need our vacant areas on the peninsula filled up with homes, inhabited by people that will do business with San Francisco houses. This is entirely possible if the municipality wishes it. The city can grow, and will grow, in a way to enrich itself, not only through the increase of taxable property and revenue, but through the addition of a large territory tributary in a business sense to nearly all the commercial enterprises of the community. Thus the merchant would be prospered, real estate values would be increased, the city would become stronger financially and better able to carry out those projects of municipal improvement that have been the hope of the most patriotic citizens, but that have come to a temporary halt through our late misfortune. It only requires a proper appreciation of the necessities of the case to make it plain that the Association's policy is the one best designed to promote healthy municipal growth. And healthy municipal growth is what we need at this juncture, more than we ever needed it before or, possibly, shall again.

The City's Great Opportunity.

For the good name of San Francisco the people of this city cannot do less than give the most generous support to the Portola Festival. They should regard the invitation to contribute to it as an opportunity rather than a burden, for it is the sort of thing which, if done well, will not only redound to the credit of San Francisco, but add greatly and immediately to the material prosperity of every merchant doing business here and every property-owner who receives or expects to receive rent on his holdings in the city.

This festival is to be peculiarly San Franciscan. It will not only signalize the rebuilding and rehabilitation of the city, but will form the basis of an established institution, a recurring jubilation, which, developing more interest and beauty every year, will become famous throughout the country, as the New Orleans Mardi Gras is to-day; and which will advertise widely the agreeable and pleasing conditions of life in a city whose disagreeable and displeasing conditions are probably given to the world by

her own citizens far too often and with too much candor.

That will be worth something. The benefits San Francisco will derive from the festival will be immeasurable. Contributors to the fund for the last New Year celebration were amazed at the financial success of it; and that was a small affair, arranged on the spur of the moment and launched in great haste. The Portola Festival, on the other hand, will be the result of well matured plans, deliberated and considered for upwards of a year and hence capable of brilliant execution and impressive effect. The affair is in good hands, and will be well directed. It has received splendid advertising abroad, and the world is expecting something worthy of the energy and initiative of the city that rose from its ashes in so short a time as to excite the wonder of all observers.

And it will not be disappointed. The funds will be forthcoming. It is not conceivable that San Francisco and the State of California will let slip so fair an opportunity to display their high and fine qualities to the representatives of every nation. The appeal for funds will meet with a prompt and generous response, and the city and state will reap the reward of enterprise and bold endeavor.

The French Medal.

It may seem grossly unsentimental to remark it, but it is gratifying to reflect that the significant attention bestowed on this City by the French Government through its Ambassador, M. Jusserand, has proved one of the best advertisements San Francisco ever had. Eastern newspapers have taken notice of the event and its meaning, and have been generous in their treatment of it. It rather puts the seal of authority on a good many very optimistic statements about our reconstruction achievements, for which San Francisco should, and undoubtedly does, feel much gratitude.

Population Centers.

The Merchants' Association's suggestion that the next Federal census deal with the larger cities as population centers, as explained in the last Review, has been received with much favor in the East. The Merchants' Association of New York has endorsed it and urged the director of the census to act favorably upon the matter. Chicago has promised to consider the matter at a meeting of the Chamber of Commerce. The director of the census appears favorably disposed toward the project since his attention was called to it by the Merchants' Association. The plan is a valuable one and looks as though it may be carried out.

The Merchants' Association will assist the Chamber of Commerce in entertaining the Congressional delegation that will pass through this city in August en route to the Hawaiian Islands. The Association will be represented by its Entertainment Committee, consisting of Frank J. Symmes, H. H. Sherwood, and Alfred J. Stillman.

From the Hon. Makuzo Nagi, Acting Japanese Consul-General, the Merchants' Association has received a copy of the "Ninth Financial and Economic Annual of Japan." This valuable work is in the Association's library, where it may be consulted by members at any time.

